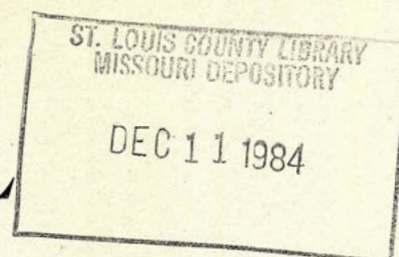


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MEDICAL MALPRACTICE IN MISSOURI 1983



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GENERAL COMMENTARY

The experience for 1983 is markedly improved over that of 1982. However, the experience of both years together shows a notable worsening of Medical Professional Liability Insurance in Missouri.

While the overall claim count dropped from 1,301 in 1982 to 1,118 in 1983, both years remain much higher than the count of 832 in 1981. The more negative comment can be made for severity of loss. Looking at paid losses only: in 1982 the mean loss for all claims was \$39,887, but in 1983, this rose to \$53,583. Dramatic increase was seen in both physician and hospital claims. In 1982, we had one claim out of 2.7 succeed in payment of a loss. In 1983, we had one out of 2.8 succeed. The drop in paid claim count is dramatic. For all categories, we went from 476 to 393; for hospitals only from 121 to 97; for physicians from 258 to 246.

Severity, however, continues to climb both in terms of all claims or paid only claims as above.

What is this trend doing to the marketplace for these coverages? For all categories, we note a decline in number of writers offering coverage from 83 in 1982 to 80 in 1983. For hospitals, we see a parallel decline from 49 in 1982 to 38 in 1983. For physicians, we can observe a reverse trend, 43 writers in 1982 increased to 54 in 1983.

When we develop concentration ratios for the top five writers in the state, we see that they accounted for the following percentages of the market:

1981	1982	1983
67.24%	69.47%	78.96%

We see here a dramatic increase in concentration during a few years of experience. Most of this change is due to the growth of the Missouri domiciled captive insurers of the professional associations of Missouri. Missouri Professional Liability Insurance Association or MPLIA, a captive of the Missouri State Hospital Association, in 1983, wrote 63% of the hospital business alone. In the same vein, Missouri Medical Insurance Company, a captive of the Missouri State Medical Association, wrote 28% of the physicians and surgeons business. Also, an assessable mutual Medical Defense Associates from Springfield wrote an additional 27% of the physician business. The third writer for the physicians is the oldest writer of this coverage, Medical Protective Insurance Company of Fort Wayne, Indiana, not Missouri domiciled, but specializing in the midwest area. The fifth writer is Professional Mutual Insurance Company, a quasi-captive of the Missouri Association of Osteopathic Physicians and Surgeons which, like Medical Protective, is a long term writer of this coverage and is Missouri domiciled in Kansas City.

We can see from the above results that there has been a clear move away from the large national writers of multiple line coverages to our Missouri domiciled specialists who reflect the experience in Missouri alone or in the Midwest in their rate structures.

In this environment, the data presented here is of significant impact to rate development in this state and region.

In this report, there are some exciting new tables, which should interest everyone. First, we have Table XI tracking the legal disposition of the claims and we have Table IX showing the frequency of loss for each specialization.

Please read the introductions before each table in order to be better able to read the detail in the table.

TABLE I

The indemnity or dollar amount of insured loss paid by insurers for each defendant is evaluated in the following table by bracketed amounts of loss. All the claims that were closed or finalized in 1983 and which resulted in any insurer paying a loss payment of from \$1.00 to \$999.00 will be reported in the second row of data. There were twelve such claims which took an average of thirty-two months or two and two thirds years to be resolved. When the twelve claims are added to the 292 that were closed without payment, the resultant total of 304 claims constitute 56.5% of the total count of 538 claims closed. The total indemnity paid on these claims amounted to \$5,199.00, which amounts to 3/10 of one percent of the total payout for the year of \$15,520,769. Since $\$5,199 \div 12 = \433 , the average payment per claim (and per defendant), was \$433.00. In a similar vein, the average loss adjustment cost of \$1,753 per claim was developed for the twelve claims in our category.

The column that now remains unexplained is the "cut off percent" which is extended to show what percent of the total loss picture could be eliminated if a statute of limits set as a maximum payment the high value of that given range. The way this is calculated is as follows:

The amounts paid up to and including the bracket are accumulated. Here this amounts to \$ 0 + \$5,199, or \$5,199. Then the sum of the numbers of cases (claims) in all higher brackets times the high boundary of our example bracket is calculated. \$999 (20 + 10 + 8 + ... + 2 + 1) or 999 x 234 or \$233,766. We then add both amounts, the products and the sum of indemnity, up to and including the bracket (233766 + 5199 = 238965). This grand total is then subtracted from the total indemnity paid and then the difference divided by the total indemnity paid, thus in our example:

$$\frac{15,520,769 - 238,965}{15,520,769} = \frac{15,281,804}{15,520,769} = 98.46\%$$

This process assumes the higher claims would at least be at the value of the upper bound of the bracket and is a conservative estimate.

An interpretation is that if we had a statutory "cap" on indemnity at \$999.00 in 1983, from a review of the claims we could have saved at least 98.46% of the total indemnity that we did spend through the vehicle of medical professional liability insurance.

As a new aspect on the losses reported to us as an addendum to the report, we have shown the average loss of the paid claims alone; i.e., assuming that a claim is paid, what is the mean loss? We arrive at \$63,093, which is $\$15,520,769 \div 246$. The 246 is 538 - 292. The 292 is the "CWP" count or the closed without payment claims, which appear under the no-indemnity bracket.

From Table I, we can see by comparing the cumulative percentage columns that by claim count (column 4), 83.27% of the claims are less than \$40,000 in loss but in terms of overall losses rather than count, we see that 83.36% of the losses are (column 6) in the bracket under \$400,000. Another way to point out the difference is to say that claims under \$10,000 constitute 71% of the claims by count but only 2.13% of the total losses by amount. This means that the few very large claims have significant impact upon the loss distribution of malpractice claims. This is unfortunate in that it makes losses less predictable, since the many small claims are predictable but the few very large ones are not, yet the latter have the greater impact.

The comments presented here for the table for 1983 apply to those also for 1982 and 1981. For discussion of the trends discovered, turn to commentary on Table II.

10/25/74

SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1973
PHYSICIANS

INDEMNITY PAID	AVG. MU.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	#	292	54.27		.03	100.00		2,625
1-999	32	12	55.50	5,199	.03	99.46	433	1,753
1,000-1,999	46	20	60.22	29,117	.22	97.02	1,455	1,791
2,000-2,999	55	10	62.06	23,038	.36	95.68	2,303	2,670
3,000-3,999	60	8	63.55	24,500	.52	94.42	3,062	2,030
4,000-4,999	40	8	65.05	34,150	.74	93.19	4,268	348
5,000-5,999	40	5	65.78	25,308	.91	92.01	5,060	3,030
6,000-6,999	29	14	63.53	27,350	1.47	90.90	6,253	1,400
7,000-7,999	24	8	70.07	59,500	1.87	89.84	7,437	1,275
8,000-8,999	33	4	70.41	33,380	2.07	89.92	8,340	5,403
9,000-9,999	12	1	71.00	9,000	2.13	87.81	9,000	
10,000-19,999	47	36	77.59	488,526	5.27	79.25	13,571	4,839
20,000-29,999	45	25	82.34	606,109	9.13	72.45	24,244	7,011
30,000-39,999	67	5	83.27	167,866	10.26	66.54	33,573	8,457
40,000-49,999	51	11	85.31	455,888	13.20	61.34	41,444	10,041
50,000-59,999	60	7	86.51	362,009	15.53	56.63	51,715	11,384
60,000-69,999	20	3	87.17	189,354	16.74	52.13	62,788	3,290
70,000-79,999	70	6	88.28	458,351	19.70	47.82	76,393	7,928
80,000-89,999	62	9	89.96	747,330	24.51	44.17	83,036	28,221
90,000-99,999	38	6	91.07	573,000	28.20	40.86	95,500	8,915
100,000-199,999	60	28	95.28	3,866,976	53.12	21.10	138,106	11,043
200,000-299,999	56	11	98.32	2,499,867	69.23	13.37	227,260	11,046
300,000-399,999	35	5	99.25	1,730,420	90.37	9.31	346,084	15,099
400,000-499,999	24	1	99.44	463,279	93.35	6.97	463,279	16,646
500,000-999,999	72	2	99.81	1,332,000	91.74	1.61	666,000	13,931
OVER 1,000,000	36	1	100.00	1,250,000	100.00	.00	1,250,000	16,614
TOTAL	45	538	.00	15,520,769	.00	.00	28,849	4,532

Total Paid Only

246

Average on Paid only

63,093

SUMMARY BY AMOUNT
 INDEMNITY PAID FOR EACH DEFENDANT
 CLAIMS CLOSED IN 1983
 HOSPITALS

INDEMNITY PAID	AVG. MJ.	NO CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	14	395	80.28		.00	100.00		372
1-999	6	17	83.73	6,904	.14	98.21	406	129
1,000-1,999	21	13	86.38	19,567	.54	96.70	1,505	971
2,000-2,999	24	8	88.00	18,062	.91	95.45	2,257	2,063
3,000-3,999	8	3	89.61	10,500	1.12	94.27	3,500	891
4,000-4,999	36	3	92.22	12,425	1.38	93.17	4,141	1,002
5,000-5,999	28	5	90.24	25,000	1.89	92.19	5,000	2,291
6,000-6,999	24	1	92.44	6,000	2.02	91.22	6,000	646
7,000-7,999	15	4	91.26	29,500	2.62	90.31	7,375	493
8,000-8,999	12	1	91.46	8,000	2.79	89.45	8,000	
9,000-9,999	12	2	91.86	18,000	3.15	88.63	9,000	
10,000-19,999	30	12	94.30	158,808	6.41	82.09	13,234	5,380
20,000-29,999	51	7	95.73	153,500	9.56	77.50	21,928	2,383
30,000-39,999	36	4	96.54	128,475	12.20	73.84	32,118	5,920
40,000-49,999	40	3	97.15	128,062	14.83	70.80	42,687	12,154
50,000-59,999	36	2	97.56	100,000	16.88	68.33	50,000	8,460
60,000-69,999	44	3	98.17	226,826	21.53	63.68	75,609	9,246
70,000-79,999	44	3	98.17	226,826	21.53	63.68	75,609	9,246
80,000-89,999	46	1	98.37	30,000	23.19	62.04	80,000	17,573
90,000-99,999	12	1	98.57	190,000	27.09	44.18	190,000	967
100,000-199,999	30	2	98.98	499,139	37.32	31.89	249,564	14,235
200,000-299,999	48	2	99.39	654,195	50.74	24.62	327,097	23,642
300,000-399,999	48	1	99.59	400,000	58.45	20.52	400,000	8,049
400,000-499,999	72	1	99.79	500,000	64.21	10.26	500,000	5,763
500,000-999,999	36	1	100.00	1,500,000	100.00	.00	1,500,000	787
OVER 1,000,000	17	492	.00	4,872,965	.00	.00	9,904	1,002
TOTAL								

Total Paid Only

97

Average on Paid Only

50,237

SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1983
ALL CLAIMS

10/26/84

INDEMNITY PAID	AVG. NO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	27	725	54.54	15,929	.00	100.00	408	1,304
1-999	20	39	68.33	56,253	.07	98.24	1,442	657
1,000-1,999	36	39	71.82	62,711	.34	96.66	2,325	1,427
2,000-2,999	36	27	74.23	51,550	.64	95.25	3,221	1,675
3,000-3,999	40	16	75.67	55,075	.83	93.94	4,236	1,343
4,000-4,999	41	13	76.83	60,300	1.14	92.70	5,025	569
5,000-5,999	32	12	77.90	112,050	1.43	91.52	6,225	2,219
6,000-6,999	30	18	79.51	95,259	1.96	90.42	7,404	1,806
7,000-7,999	20	13	80.67	78,350	2.42	89.37	8,337	936
8,000-8,999	29	7	81.30	35,000	2.70	88.36	9,000	3,087
9,000-9,999	21	4	81.66	680,691	2.87	87.39	13,464	683
10,000-10,999	41	51	86.22	750,609	6.13	79.24	23,737	4,689
20,000-29,999	47	32	89.08	331,341	9.73	72.68	33,134	5,998
30,000-39,999	52	10	89.98	533,950	11.31	67.41	41,710	7,762
40,000-49,999	43	14	91.23	462,009	14.08	62.64	51,334	10,525
50,000-59,999	54	9	92.03	314,854	16.27	58.35	62,972	10,734
60,000-69,999	28	5	92.48	750,139	17.77	54.30	76,018	5,675
70,000-79,999	57	10	93.38	827,330	21.38	50.50	82,733	7,530
80,000-89,999	66	10	94.27	660,625	25.31	47.33	95,232	27,150
90,000-99,999	48	7	94.90	4,231,976	28.47	44.45	141,065	8,263
100,000-199,999	58	30	97.58	2,999,006	48.57	25.78	230,692	10,501
200,000-299,999	52	13	98.74	2,384,615	62.81	17.23	340,659	11,536
300,000-399,999	41	7	99.37	953,277	74.14	12.55	431,639	17,540
400,000-499,999	36	2	99.55	1,832,000	78.24	9.98	610,666	12,347
500,000-999,999	72	3	99.82	2,750,000	86.94	3.56	1,375,000	11,208
OVER 1,000,000	36	2	100.00	21,053,056	100.00	.00	18,835	8,700
TOTAL	32	1,118	.00		.00	.00		2,724

Average on Paid Only

53,583

Total Paid Only

SUMMARY BY AMOUNT
 INDemnITY PAID FOR EACH DEFENDANT
 CLAIMS CLOSED IN 1992
 PHYSICIANS

INDEMNITY PAID	AVG. M.I.	NO CLAIM REPORTS	CUMX	INDEMNITY PAID	CUMX	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	*	120	55.30		.00	100.00		2,721
1-999	21	17	53.30	7,350	.00	97.92	432	713
1,000-1,999	39	13	50.55	14,067	.22	95.75	1,349	2,685
2,000-2,999	42	14	52.17	31,500	.47	93.88	2,250	3,370
3,000-3,999	47	13	55.21	44,700	.77	92.07	3,438	2,728
4,000-4,999	59	12	57.30	50,700	1.33	90.39	4,225	3,471
5,000-5,999	43	17	71.24	55,469	2.09	89.37	5,080	3,348
6,000-6,999	27	4	70.93	24,500	2.38	87.39	5,125	2,350
7,000-7,999	46	14	73.35	104,500	3.22	85.99	7,464	3,351
8,000-8,999	72	1	71.52	8,000	3.27	84.65	8,000	1,670
9,000-9,999	26	7	74.74	66,000	3.85	83.34	9,425	9,060
10,000-19,999	45	40	81.69	520,705	8.42	73.00	13,017	4,657
20,000-29,999	44	25	85.78	557,969	13.40	65.31	22,718	3,743
30,000-39,999	30	7	87.19	220,500	15.33	59.74	31,500	3,899
40,000-49,999	52	13	89.44	559,800	20.23	53.04	43,062	7,553
50,000-59,999	72	7	90.65	350,000	23.34	48.27	50,714	13,655
60,000-69,999	45	4	91.34	262,798	25.84	43.59	55,697	3,467
70,000-79,999	36	3	92.73	500,615	30.90	39.66	75,077	5,610
80,000-89,999	30	4	93.12	337,062	33.86	36.18	84,265	1,183
90,000-99,999	45	4	94.11	381,173	37.17	33.02	95,293	11,705
100,000-199,999	49	22	97.22	2,835,778	60.28	13.59	119,800	13,515
200,000-299,999	79	5	98.75	1,050,000	69.45	12.12	210,000	4,691
300,000-399,999	108	1	98.95	300,000	72.10	6.87	300,000	24,112
400,000-499,999	66	4	99.65	1,884,099	88.61	2.62	471,174	11,243
500,000-999,999	36	2	100.00	1,300,000	100.00	.00	650,000	10,168
TOTAL	45	578	.00	11,417,900	.00	.00	1,754	3,834

Total Paid Only

258

Average on Paid Only

44,255

10/21/44

PAGE 1

SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1942
HOSPITALS

INDEMNITY PAID	AVG. ML.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	16	442	79.50		.00	100.00		464
1-999	21	22	82.41	8,917	.13	98.36	405	1,056
1,000-1,999	21	10	84.19	13,552	.34	96.90	1,355	1,379
2,000-2,999	32	9	85.79	17,560	.63	95.73	2,173	1,044
3,000-3,999	36	5	86.57	18,753	.87	94.58	3,150	1,299
4,000-4,999	39	4	87.35	17,550	1.14	93.48	4,387	
5,000-5,999	27	7	89.03	36,200	1.65	92.50	5,171	1,218
6,000-6,999	47	6	89.69	37,911	2.25	91.70	5,251	3,233
7,000-7,999	25	3	90.23	22,579	2.59	90.74	7,525	2,375
8,000-8,999		1	90.40	8,000	2.71	89.92	8,000	
9,000-9,999	30	2	90.71	15,000	2.99	89.13	9,000	
10,000-10,999	60	12	92.19	161,547	5.43	82.45	13,462	3,228
11,000-11,999	33	9	94.46	215,000	5.69	77.23	23,852	7,617
12,000-12,999	42	4	95.20	127,145	10.81	73.03	31,786	6,612
13,000-13,999	6	2	95.55	30,000	11.32	69.25	40,000	454
14,000-14,999	35	4	95.76	200,000	14.35	66.07	50,000	5,624
15,000-15,999	108	1	95.84	65,000	15.53	62.47	55,000	17,552
16,000-16,999	84	1	96.02	70,592	16.97	60.00	70,592	3,703
17,000-17,999	42	1	96.40	80,600	18.11	57.30	80,000	16,889
18,000-18,999	36	8	98.22	1,070,353	34.31	35.41	133,795	10,480
19,000-19,999	54	2	98.57	500,000	41.33	21.79	250,000	29,792
20,000-20,999	52	3	99.11	1,020,000	57.32	12.40	340,000	16,403
21,000-21,999	72	1	99.28	485,000	64.65	5.06	445,000	6,606
22,000-22,999	54	4	100.00	2,334,723	100.00	.00	583,680	59,844
TOTAL	20	563	.00	8,605,989	.00	.00	11,735	1,646

Total Paid Only

121

Average on Paid Only

54,603

10/25/84

PAGE 1

SUMMARY BY AMOUNT
 INDEMNITY PAID FOR EACH DEFENDANT
 CLAIMS CLOSED IN 1982
 ALL CLAIMS

INDEMNITY PAID	AVG. MO.	NO OF CLAIM -- REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	27	825	63.41		.00	100.00		1,333
1-999	19	57	64.56	23,545	.15	97.69	426	608
1,000-1,999	33	32	71.02	44,803	.18	95.64	1,400	1,610
2,000-2,999	33	32	73.48	71,275	.76	73.73	2,228	1,815
3,000-3,999	38	29	75.71	95,251	1.27	72.07	3,343	2,116
4,000-4,999	51	19	77.17	30,577	1.69	60.43	4,247	374
5,000-5,999	34	31	79.55	157,759	2.53	59.05	5,153	2,284
6,000-6,999	33	16	80.73	74,511	3.05	57.72	6,156	2,383
7,000-7,999	42	10	82.16	134,575	3.75	56.45	7,476	3,022
8,000-8,999	36	2	82.37	15,070	3.85	55.24	8,000	848
9,000-9,999	58	2	83.01	94,000	4.29	54.06	9,333	7,513
10,000-19,999	45	58	88.23	370,877	8.87	75.00	12,805	3,755
20,000-29,999	40	37	91.38	847,959	13.34	69.32	22,713	4,551
30,000-39,999	40	11	91.92	347,545	15.17	52.70	31,604	4,885
40,000-49,999	53	10	93.15	591,806	15.75	57.79	42,612	6,209
50,000-59,999	56	12	94.38	605,000	21.95	53.71	50,416	9,846
60,000-69,999	57	5	94.45	327,733	23.84	49.77	65,559	6,284
70,000-79,999	41	9	95.15	671,210	27.21	46.23	74,573	5,404
80,000-89,999	33	5	95.54	417,052	29.41	43.09	83,412	4,324
90,000-99,999	45	4	95.84	331,173	31.42	40.13	95,293	11,705
100,000-199,999	44	31	98.23	3,850,141	51.73	24.04	124,391	12,485
200,000-299,999	73	8	99.34	1,840,000	61.42	14.37	230,000	11,925
300,000-399,999	66	4	99.15	1,320,000	65.37	3.45	330,000	18,330
400,000-499,999	67	5	99.53	2,369,639	80.85	3.34	473,939	10,315
500,000-999,999	48	0	100.00	3,634,723	100.00	.00	605,757	43,285
TOTAL	31	1,301	.00	18,946,131	.00	.00	14,593	2,514

Total Paid Only

476

Average on Paid Only

39,887

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SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1981
PHYSICIANS

INDEMNITY PAID	AVG. MT.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	43	174	48.06		.00	100.00		2,193
1-999	28	9	50.55	4,103	.05	97.43	455	403
1,000-1,999	31	16	54.37	22,000	.35	95.06	1,375	2,084
2,000-2,999	49	13	58.56	31,230	.60	92.93	2,402	1,924
3,000-3,999	22	8	60.77	25,850	1.16	90.37	3,231	1,280
4,000-4,999	28	6	62.43	25,762	1.52	88.94	4,293	1,397
5,000-5,999	32	10	65.19	51,510	2.24	87.15	5,151	1,485
6,000-6,999	42	8	67.40	50,920	2.96	85.45	5,365	2,430
7,000-7,999	44	12	70.71	88,850	4.20	83.90	7,404	4,483
8,000-8,999	42	4	71.82	34,400	4.69	82.43	8,600	1,078
9,000-9,999	56	3	72.65	28,000	5.08	81.03	9,333	12,335
10,000-19,999	42	27	80.11	352,100	10.02	59.79	13,040	2,898
20,000-29,999	36	7	82.04	155,000	12.19	60.46	22,142	3,650
30,000-39,999	26	14	85.91	459,500	18.77	52.62	33,535	5,478
40,000-49,999	46	10	88.67	426,000	24.74	46.51	42,600	8,985
50,000-59,999	53	9	91.16	451,000	31.21	41.87	51,222	5,634
60,000-69,999	36	2	91.71	127,000	32.99	37.56	63,500	9,985
70,000-79,999	36	6	93.37	445,095	39.23	33.85	74,182	6,842
80,000-89,999	24	1	93.64	85,000	40.42	30.55	85,000	17,832
90,000-99,999	60	3	94.47	277,500	44.31	27.64	92,500	8,911
100,000-199,999	58	11	97.51	1,488,382	65.19	9.58	135,307	10,024
200,000-299,999	60	7	99.44	1,764,160	89.91	1.67	252,022	7,563
300,000-399,999	36	1	99.72	319,406	94.39	.00	319,406	
400,000-499,999	60	1	100.00	400,000	100.00	.00	400,000	7,331
TOTAL	42	362	.00	7,132,788	.00	.00	19,703	3,284

Total Paid Only

188

Average on Paid Only

37,940

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SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1981
HOSPITALS

INDEMNITY PAID	AVG. AGE	NO CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	10	324	80.39		.00	100.00		250
1-999	10	22	85.85	8,891	.46	96.52	404	141
1,000-1,999	36	9	88.05	11,100	1.05	93.87	1,233	940
2,000-2,999	36	1	88.33	2,500	1.18	91.36	2,500	
3,000-3,999	33	4	89.33	13,556	1.90	89.01	3,389	501
4,000-4,999	12	1	87.57	4,000	2.11	86.79	4,000	
5,000-5,999	24	5	90.81	26,647	3.52	84.75	5,329	461
6,000-6,999	28	6	92.30	37,250	5.49	83.04	6,208	1,550
7,000-7,999	38	6	93.79	44,934	7.86	81.57	7,489	1,768
8,000-8,999	84	1	94.34	5,500	8.31	80.27	8,500	
10,000-19,999	40	8	96.02	99,170	13.55	69.54	12,396	2,894
20,000-29,999	40	3	96.77	67,500	17.11	62.27	22,500	3,872
30,000-39,999	44	3	97.51	100,000	22.40	56.46	33,333	9,897
40,000-49,999	30	2	98.01	85,000	26.89	51.97	42,500	12,223
50,000-59,999	34	1	98.26	55,000	29.79	48.01	55,000	1,642
70,000-79,999	36	1	98.51	73,000	33.65	40.98	73,000	15,133
100,000-199,999	34	2	99.00	233,333	45.98	11.75	116,666	6,113
200,000-299,999	27	4	100.00	1,022,489	100.00	.00	255,622	15,202
TOTAL	13	403	.00	1,892,872	.00	.00	4,696	733

Total Paid Only

79

Average on Paid Only

23,960

SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1981
ALL CLAIMS

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	22	521	62.62		.00	100.00		941
1-999	14	42	67.66	10,850	.18	96.93	401	179
1,000-1,999	33	32	71.51	41,850	.62	94.29	1,308	1,413
2,000-2,999	44	17	73.55	41,230	1.07	91.85	2,425	1,553
3,000-3,999	27	19	75.84	53,526	1.75	89.62	3,342	1,372
4,000-4,999	23	9	76.92	33,512	2.46	87.84	4,279	1,022
5,000-5,999	32	16	79.03	33,157	3.16	85.64	5,175	1,113
6,000-6,999	36	10	81.00	103,926	4.24	83.89	6,307	1,863
7,000-7,999	41	19	83.27	141,294	5.75	82.31	7,436	3,389
8,000-8,999	43	6	84.01	52,400	6.30	80.86	8,483	864
9,000-9,999	48	4	84.49	37,500	6.70	79.46	9,375	9,778
10,000-19,999	44	37	88.94	433,770	11.83	68.37	13,074	2,847
20,000-29,999	35	12	90.38	267,500	14.76	59.50	22,291	4,059
30,000-39,999	29	17	92.42	567,500	20.86	52.11	33,500	6,258
40,000-49,999	44	12	93.37	511,000	26.34	46.31	42,583	9,525
50,000-59,999	57	11	95.19	574,000	32.50	41.76	52,181	5,571
60,000-69,999	32	3	95.55	137,000	34.50	37.72	62,333	6,867
70,000-79,999	36	7	96.39	513,075	40.05	34.20	74,013	8,027
80,000-89,999	24	1	96.51	55,000	40.97	31.04	85,000	17,832
90,000-99,999	60	3	96.87	277,000	43.94	28.17	92,500	8,911
100,000-199,999	62	13	98.43	1,721,715	62.40	9.71	132,439	9,422
200,000-299,999	48	11	99.75	2,756,649	92.28	1.28	253,331	10,341
300,000-399,999	36	1	99.87	319,400	95.71	.00	319,406	
400,000-499,999	60	1	100.00	400,000	100.00	.00	400,000	7,331
TOTAL	27	832	.00	9,325,868	.00	.00	11,210	1,880

Total Paid Only

311

Average on Paid Only

29,990

TABLE II

We have in what follows a summary of a few of the significant variables found in Table I here presented as a longitudinal study across the three years from 1981 to 1983 in detail. The block graphs show data for each year for the Physicians' Claims, Hospital Claims and All Claims. The category "All" includes dentists, nurses and other professionals so that "All" is always greater than the sum of Physicians and Hospitals which are the largest two subcomponents.

Data for the years 1979 and 1980 have been added for showing trend over more points of time; however, for those years less detail is available.

The order of the block graphs is first one of total claim count, including the "CWP's" and then the claim count, excluding the "CWP's." We then develop the average loss including the "CWP's" and again excluding the "CWP's."

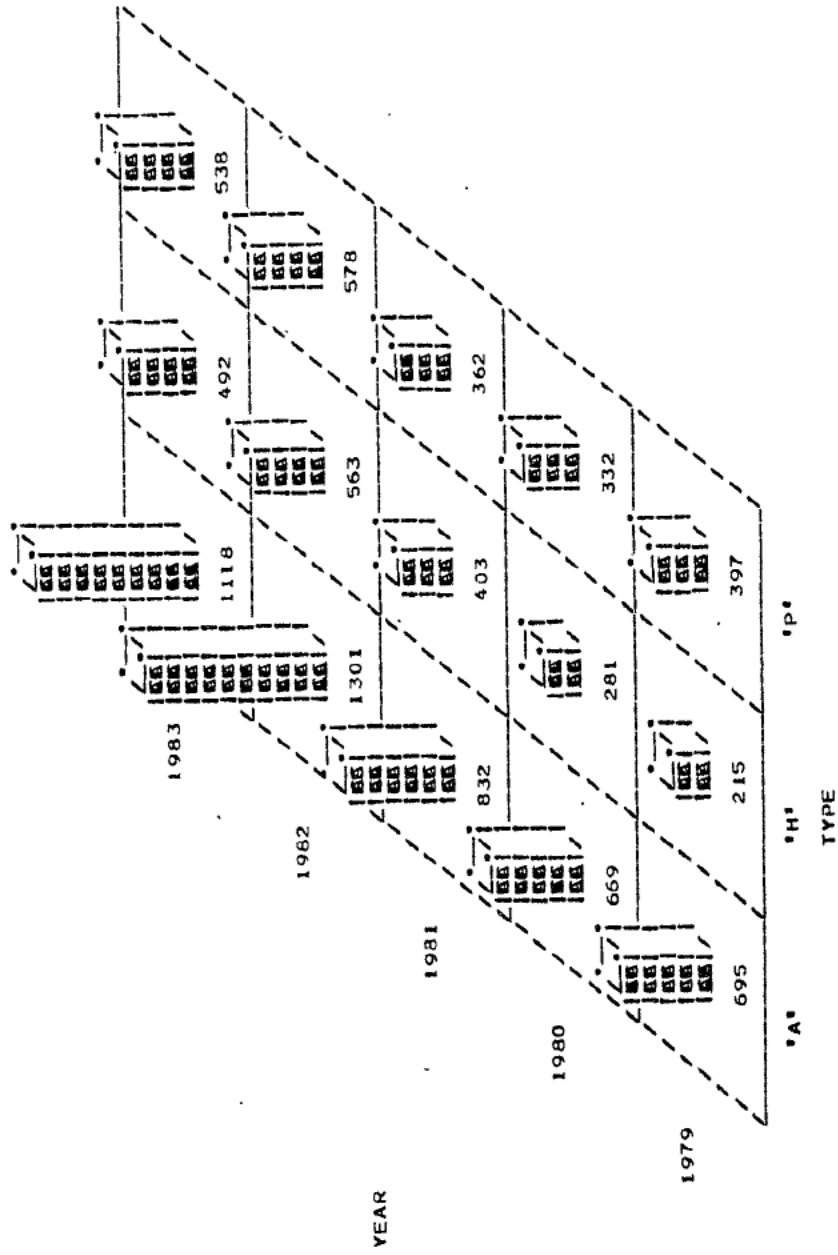
Lastly, we show the total indemnity paid as based upon the closed claim reports submitted to us by cooperating insurers.

The amount shown drawn from our closed claims for 1983 all losses is \$21,058,056. We have, as reported to us by all insurers on the Page 14 Supplement to Missouri, the amount paid as \$25,039,211. The difference of 3,981,155 may be due to payments for claims not yet closed or due to the practice of some insurers of not releasing closed claims until they are completely finalized. We are investigating the discrepancies with each insurer.

In the table you may note that:

- 'A' represents All Claims
- 'H' represents Hospital Only Claims
- 'P' represents Physician Only Claims

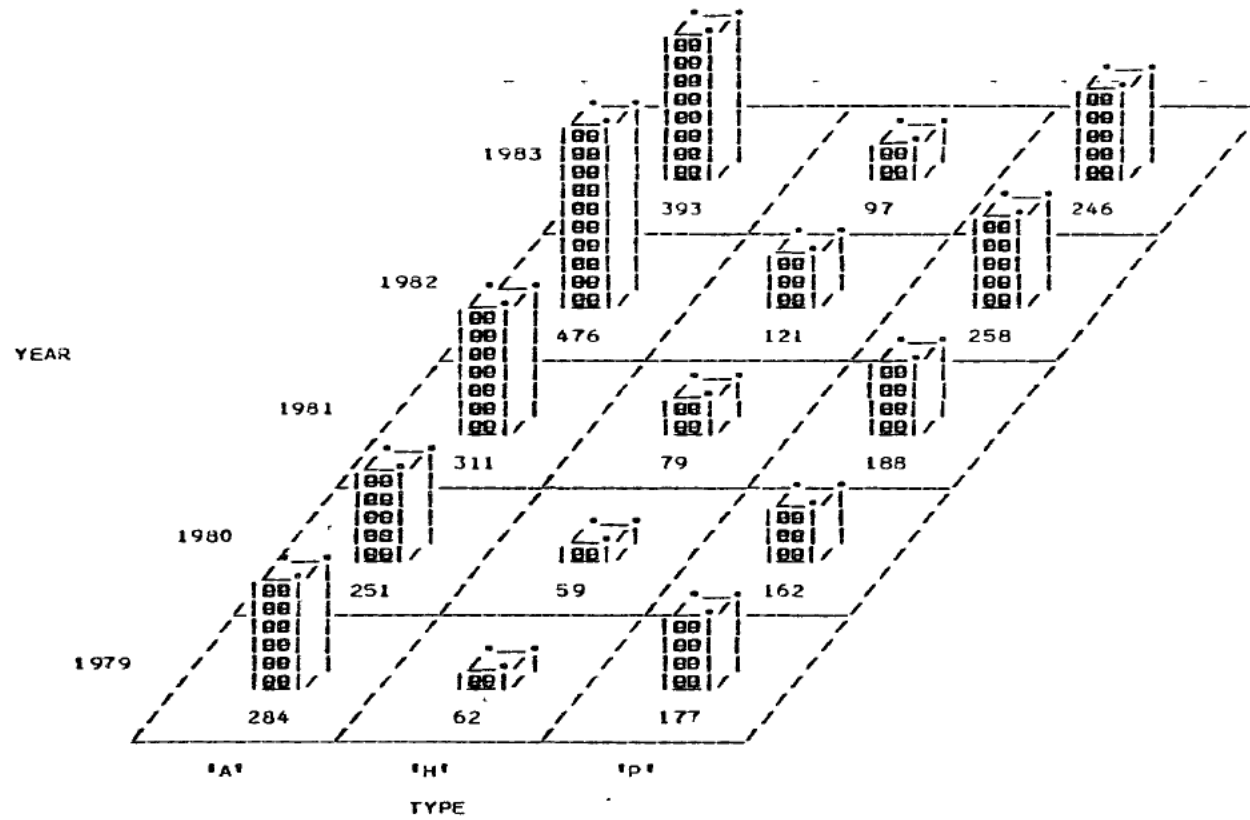
CLAIM COUNTS BY YEAR BY BUSINESS TYPE



PAID CLAIM COUNTS BY YEAR AND TYPE

17:22 TUESDAY, OCTOBER 30, 1984

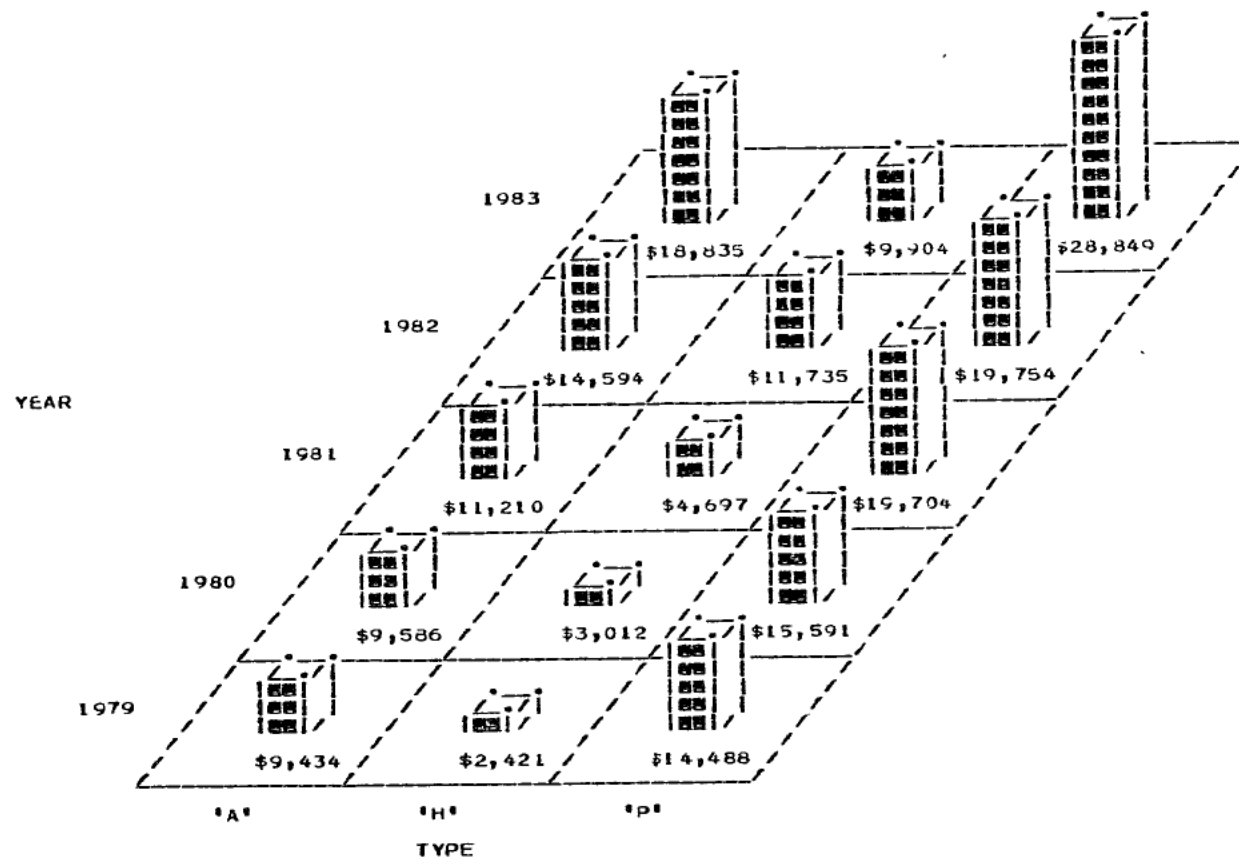
2



MEAN LOSSES BY YEAR FOR ALL CLAIMS

17:22 TUESDAY, OCTOBER 30, 1984

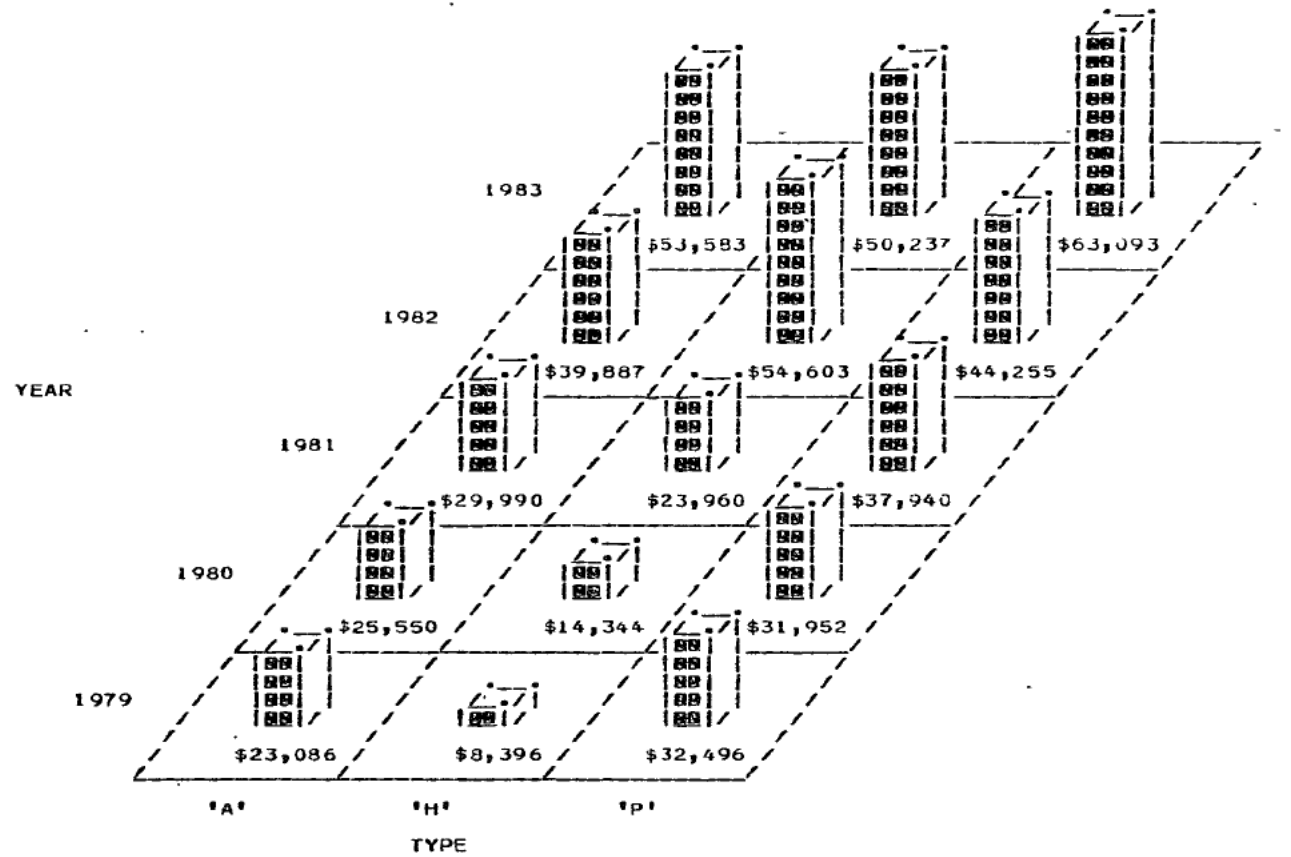
3



MEAN LOSSES BY YEAR FOR PAID CLAIMS ONLY

17:22 TUESDAY, OCTOBER 30, 1984

4



TOTAL LOSSES BY YEAR

17:22 TUESDAY, OCTOBER 30, 1984 5

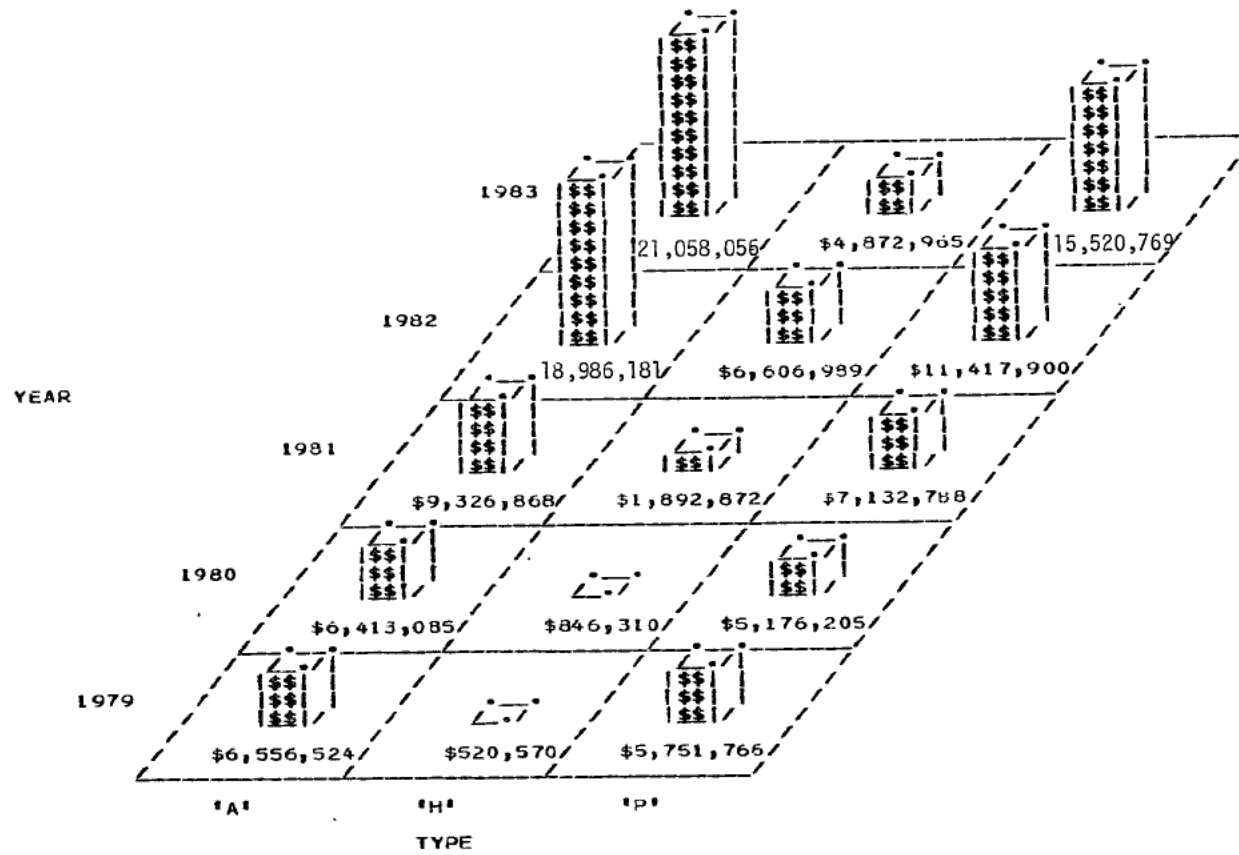


TABLE III

Table III is primarily a time study as are Tables IV, V, and VI. Since all of these tables look quite similar, but represent different aspects of the same issue of time relationships, we shall list how they differ here.

Number	Limited to \$100 K ?	Time to Report or Closure?
Table III	Yes	Report
Table VI	No	Report
Table V	Yes	Closure
Table VI	No	Closure

Note that each table is followed immediately by a corresponding table expressed as percentages of the total instead of as counts. As an example, we shall look at the physician claims for 1983 summarizing the time from the date of incident to the date of first report to the relevant insurer.

We see that 140 of the incidents were reported within six months of the incident that caused the claim. Of these 140, only 54 were finally paid in 1983, although all were closed by definition. The total indemnity for the 140 reported, or 54 paid, was \$2,248,361.00 (which in terms of paid only is an average loss of \$41,636.00). The allocated claim expense paid is the amount of loss adjustment expense paid to close the claim specifically. By specifically, we mean an actual amount tied to the claim and not a factor amount averaged out from all claims.

When we look at the same table in cumulative percentage format, we can see that 95% of the paid incidents were reported in four and one half years (54 months), but only 94% of the losses were in by then. This shows again that the larger losses take longer to be reported.

The limitation that if losses exceed \$100,000, they are set at \$100,000 is a statistical device intended to normalize a positive skewed distribution, which is probably due to the heavy effect of large (slow) claims. The result of this statistical device is to see how the claims would function as a normal distribution.

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TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1983
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	140	54	2,248,361	439,699
007-012	87	46	1,289,010	217,032
013-018	78	35	1,299,000	374,523
019-024	101	47	1,773,722	597,946
025-030	80	35	1,119,292	346,607
031-036	17	9	82,000	46,875
037-042	5	3	34,500	19,354
043-048	4	2	3,375	4,185
049-054	4	4	355,000	73,609
055-060	9	6	173,000	152,748
061-066	1			7,064
067-072	1			2,632
073-078	3			5,058
079-084	3	2	200,000	5,126
097-102	1			2,764
109-114	1	1	10,000	990
115-120	1	1	50,000	14,681
121-180	2			451
TOTAL	538	245	8,637,260	2,311,344
IN AN AVG. MO.	2	1	47,984	12,840

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TIME SUMMARY FROM INCIDENT TO REPORT
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1983
 PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
 AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	26%	22%	26%	19%
007-012	42%	40%	40%	28%
013-018	56%	55%	55%	44%
019-024	75%	74%	76%	70%
025-030	90%	88%	89%	85%
031-036	93%	92%	90%	87%
037-042	94%	93%	90%	88%
043-048	95%	94%	90%	88%
049-054	95%	95%	94%	91%
055-060	97%	96%	96%	98%
061-066	97%	98%	96%	98%
067-072	97%	98%	96%	98%
073-078	98%	98%	96%	98%
079-084	99%	99%	99%	99%
097-102	99%	99%	99%	99%
109-114	99%	99%	99%	99%
115-120	99%	100%	100%	99%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1983
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	368	73	1,110,641	173,550
007-012	38	6	196,500	40,254
013-018	26	9	310,490	177,949
019-024	30	6	226,328	71,056
025-030	13	3	36,415	35,143
031-036	5	2	32,000	4,935
037-042	4	3	34,974	2,798
049-054	3	2	200,000	60,569
061-066	1			
067-072	2	2	200,000	17,816
121-180	1			
TOTAL	491	106	2,347,348	584,070
IN AN AVG. MO.	2		13,040	3,244

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TIME SUMMARY FROM INCIDENT TO REPORT
CUMULATIVE PERCENTAGES
CLAIMS CLOSED IN 1983
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	74%	68%	47%	29%
007-012	82%	74%	55%	36%
013-018	87%	83%	68%	67%
019-024	94%	88%	78%	79%
025-030	96%	91%	80%	85%
031-036	97%	93%	81%	86%
037-042	98%	96%	82%	86%
049-054	99%	98%	91%	96%
061-066	99%	98%	91%	96%
067-072	99%	100%	100%	100%
121-180	100%	100%	100%	100%

TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1983
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	543	142	3,440,718	614,764
007-012	132	55	1,683,105	293,200
013-018	109	48	1,641,854	568,898
019-024	151	64	2,166,672	737,715
025-030	103	40	1,157,707	389,171
031-036	24	13	239,000	58,245
037-042	10	6	69,474	22,152
043-048	5	3	3,750	4,185
049-054	9	8	561,150	134,178
055-060	9	6	173,000	152,748
061-066	3	1	100,000	21,099
067-072	3	2	200,000	20,448
073-078	5	1	750	5,421
079-084	3	2	200,000	5,126
085-090	1			2,764
097-102	1			990
109-114	1	1	10,000	14,681
115-120	2	1	50,000	451
121-180	4			
TOTAL	1,118	393	11,697,180	3,046,236
IN AN AVG. MO.	6	2	64,984	16,923

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TIME SUMMARY FROM INCIDENT TO REPORT
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1983
 ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
 AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	48%	36%	29%	20%
007-012	60%	50%	43%	29%
013-018	70%	62%	57%	48%
019-024	83%	78%	76%	72%
025-030	92%	88%	86%	85%
031-036	94%	92%	88%	87%
037-042	95%	93%	88%	88%
043-048	96%	94%	88%	88%
049-054	97%	96%	93%	92%
055-060	97%	97%	95%	97%
061-066	98%	98%	96%	98%
067-072	98%	98%	97%	99%
073-078	98%	98%	97%	99%
079-084	99%	99%	99%	99%
085-090	99%	99%	99%	99%
097-102	99%	99%	99%	99%
109-114	99%	99%	99%	99%
115-120	99%	100%	100%	99%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1982
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	143	68	1,564,725	331,753
007-012	83	40	1,558,687	311,864
013-018	70	36	524,238	205,195
019-024	142	59	1,319,325	646,112
025-030	82	31	871,900	366,780
031-036	7	4	20,700	24,253
037-042	15	5	137,500	85,457
043-048	6	1	6,000	15,275
049-054	5	2	100,000	21,134
055-060	2	1	100,000	16,057
061-066	1	1	100,000	4,355
067-072	2	2	170,592	4,028
073-078	5	3	200,000	24,303
079-084	3	2	30,000	9,252
091-096	2	2	101,560	
097-102	1			9,998
103-108	1	1	9,750	1,073
109-114	1			9,840
115-120	3	2	19,000	15,044
121-180	4	2	55,000	2,101,773
TOTAL	578	262	6,888,977	11,676
IN AN AVG. MO.	3	1	38,272	

TIME SUMMARY FROM INCIDENT TO REPORT
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1982
 PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
 AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	24%	25%	22%	15%
007-012	39%	41%	45%	30%
013-018	51%	54%	52%	40%
019-024	75%	77%	72%	71%
025-030	89%	89%	84%	88%
031-036	91%	90%	85%	89%
037-042	93%	92%	87%	93%
043-048	94%	93%	87%	94%
049-054	95%	93%	88%	95%
055-060	96%	94%	90%	96%
061-066	96%	94%	91%	96%
067-072	96%	95%	93%	96%
073-078	97%	96%	96%	97%
079-084	97%	97%	97%	98%
091-096	98%	98%	98%	98%
097-102	98%	98%	98%	98%
103-108	98%	98%	98%	98%
109-114	98%	98%	98%	98%
115-120	99%	99%	99%	99%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1982
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
	375	61	1,354,240	346,033
000-006	67	21	625,654	120,459
007-012	27	10	353,750	122,173
013-018	59	16	267,250	241,877
019-024	18	7	90,955	53,184
025-030	4			2,583
031-036	1			1,100
037-042	2	2	100,700	24,112
049-054	1			422
055-060	2			1,356
061-066	2	2	124,000	55,930
067-072	1			18,700
073-078	1	1	2,500	331
115-120	2	2	10,500	988,260
121-180	562	122	2,929,549	5,490
TOTAL	3		16,275	
IN AN AVG. MO.				

TIME SUMMARY FROM INCIDENT TO REPORT
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1982
 HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
 AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	66%	50%	46%	35%
007-012	78%	67%	67%	47%
013-018	83%	75%	79%	59%
019-024	93%	88%	88%	84%
025-030	97%	94%	91%	89%
031-036	97%	94%	91%	89%
037-042	98%	94%	91%	89%
049-054	98%	95%	95%	92%
055-060	98%	95%	95%	92%
061-066	98%	95%	95%	92%
067-072	99%	97%	99%	98%
073-078	99%	97%	99%	98%
115-120	99%	98%	99%	99%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1982
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	578	161	3,373,091	734,099
007-012	183	83	2,654,697	474,236
013-018	120	57	1,130,403	348,445
019-024	226	90	1,781,188	929,578
025-030	113	45	998,242	432,869
031-036	14	6	33,700	30,667
037-042	16	5	137,500	86,557
043-048	6	1	6,000	15,275
049-054	7	4	200,700	45,246
055-060	3	1	100,000	16,479
061-066	5	3	127,195	7,269
067-072	5	5	394,592	62,609
073-078	7	3	200,000	24,303
079-084	3	2	30,000	9,252
091-096	2	2	101,560	
097-102	1			9,998
103-108	1	1	9,750	1,073
109-114	1			28,540
115-120	4	3	21,500	15,375
121-180	6	4	65,500	3,271,930
TOTAL	1,301	476	11,365,618	18,177
IN AN AVG. MO.	7	2	63,142	

TIME SUMMARY FROM INCIDENT TO REPORT
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1982
 ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
 AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	44%	33%	29%	22%
007-012	58%	51%	53%	36%
013-018	67%	63%	62%	47%
019-024	85%	82%	78%	75%
025-030	93%	91%	87%	89%
031-036	94%	92%	87%	90%
037-042	96%	93%	88%	92%
043-048	96%	94%	88%	93%
049-054	97%	94%	90%	94%
055-060	97%	95%	91%	95%
061-066	97%	95%	92%	95%
067-072	98%	96%	96%	97%
073-078	98%	97%	97%	98%
079-084	98%	97%	98%	98%
091-096	99%	98%	99%	98%
097-102	99%	98%	99%	98%
103-108	99%	98%	99%	98%
109-114	99%	98%	99%	98%
115-120	99%	99%	99%	99%
121-180	100%	100%	100%	100%

TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1981
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-005	191	57	333,341	212,343
007-012	62	37	902,440	199,396
013-018	48	25	722,317	224,628
019-024	71	39	729,815	193,396
025-030	39	12	250,512	133,020
031-036	10	7	510,625	6,670
037-042	9	6	353,500	96,266
043-048	1	1	1,000	1,700
049-054	4	2	25,000	8,314
055-060	2			715
061-066	2			4,228
067-072	2			
073-078	2	2	100,921	8,003
079-084	4	1	100,000	11,100
085-090	1	1	100,000	6,538
091-096	2			1,809
115-120	1			113
121-180	361	191	4,630,971	1,108,239
TOTAL				
IN AN AVG. MO.	2	1.	25,727	6,156

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TIME SUMMARY FROM INCIDENT TO REPORT
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1991
 PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
 AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	27%	29%	17%	19%
007-012	45%	49%	37%	37%
013-018	58%	62%	53%	57%
019-024	78%	82%	63%	74%
025-030	88%	89%	74%	86%
031-036	91%	92%	85%	87%
037-042	94%	95%	92%	96%
043-048	94%	96%	92%	96%
049-054	95%	97%	93%	97%
055-060	96%	97%	93%	97%
061-066	96%	97%	93%	97%
067-072	97%	97%	93%	97%
073-078	97%	98%	95%	98%
079-084	98%	98%	97%	99%
085-090	99%	99%	99%	99%
091-096	99%	99%	99%	99%
097-102	100%	100%	100%	100%
103-108				
109-114				
115-120				
121-126				
127-132				
133-138				
139-144				
145-150				
151-156				
157-162				
163-168				
169-174				
175-180				

TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1981
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	320	51	632,353	57,715
007-012	34	11	229,750	81,335
013-018	17	3	38,350	13,634
019-024	16	8	251,890	63,881
025-030	11	4	21,400	20,965
031-036	2	1	2,500	7,208
037-042	1			
043-048	1	1	50,000	2,876
073-078	1	1	1,000	
TOTAL	403	90	1,227,243	247,614
IN AN AVG. MO.	5	1	15,733	3,174

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TIME SUMMARY FROM INCIDENT TO REPORT
CUMULATIVE PERCENTAGES
CLAIMS CLOSED IN 1981
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	79%	63%	51%	23%
007-012	87%	77%	70%	56%
013-018	92%	81%	73%	61%
019-024	96%	91%	93%	97%
025-030	98%	96%	95%	95%
031-036	99%	97%	95%	98%
037-042	99%	97%	95%	98%
043-048	99%	98%	99%	100%
049-054	100%	100%	100%	100%

TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1981
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.

CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	439	116	1,680,361	336,959
007-012	110	58	1,270,440	323,903
013-018	73	34	873,917	257,484
019-024	96	53	1,035,622	286,302
025-030	59	20	409,912	186,940
031-036	14	8	513,125	15,966
037-042	14	8	378,500	98,965
043-048	3	3	101,000	10,267
049-054	4	2	25,000	8,314
055-060	2			715
061-066	3	1	1,500	4,228
067-072	2			
073-078	2	2	3,400	6,477
079-084	2	2	100,921	8,003
085-090	4	1	100,000	11,100
091-096	1	1	100,000	6,538
103-108	1	1	100,000	531
115-120	2			1,809
121-180	1	1	1,500	113
TOTAL	832	311	6,699,098	1,564,614
IN AN AVG. MO.	4	1	37,217	8,692

TIME SUMMARY FROM INCIDENT TO REPORT
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1981
 ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
 AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDemnITY PAID	PAID ALLOCAT-D CLAIM EXPENSE
000-005	52%	37%	25%	21%
007-012	65%	55%	44%	42%
013-018	74%	65%	57%	58%
019-024	86%	83%	72%	76%
025-030	93%	90%	78%	88%
031-036	95%	92%	86%	89%
037-042	96%	95%	92%	96%
043-048	97%	95%	93%	95%
049-054	97%	97%	93%	97%
055-060	97%	97%	93%	97%
061-066	98%	97%	93%	97%
067-072	98%	97%	93%	97%
073-078	98%	98%	93%	98%
079-084	98%	98%	95%	98%
085-090	99%	99%	95%	99%
091-096	99%	99%	98%	99%
103-108	99%	99%	99%	99%
115-120	99%	99%	99%	99%
121-180	100%	100%	100%	100%

TABLE IV

These tables are identical to those preceding, except that the device of using a limit is ended so that we can see the full effect of all the claims at full value.

We see in the first example that 95% of the paid incidents were reported in 54 months as before, but that the total indemnity has increased from 8,637,160 to 13,724,855 due to dropping the limit of \$100,000. Up to 50 claims may have been affected by the limit.

TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1983
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	140	54	4,461,273	439,699
007-012	87	46	1,996,510	217,032
013-018	78	35	1,883,461	374,523
019-024	101	47	2,176,654	597,946
025-030	80	35	1,260,292	346,607
031-036	17	9	82,000	46,875
037-042	5	3	34,500	19,354
043-048	4	2	3,375	4,185
049-054	4	4	679,947	73,609
055-060	9	6	705,000	152,748
061-066	1			7,064
067-072	1			2,632
073-078	3			5,058
079-084	3	2	381,843	5,126
097-102	1			2,764
109-114	1	1	10,000	990
115-120	1	1	50,000	14,681
121-180	2			451
TOTAL	538	245	13,724,855	2,311,344
IN AN AVG. MO.	2	1	76,249	12,840

TIME SUMMARY FROM INCIDENT TO REPORT
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1983
 PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	26%	22%	32%	19%
007-012	42%	40%	47%	28%
013-018	56%	55%	60%	44%
019-024	75%	74%	76%	70%
025-030	90%	88%	85%	85%
031-036	93%	92%	86%	87%
037-042	94%	93%	86%	88%
043-048	95%	94%	86%	88%
049-054	95%	95%	91%	91%
055-060	97%	98%	96%	98%
061-066	97%	98%	96%	98%
067-072	97%	98%	96%	98%
073-078	98%	98%	96%	98%
079-084	99%	99%	99%	99%
097-102	99%	99%	99%	99%
109-114	99%	99%	99%	99%
115-120	99%	100%	100%	99%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1983
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	368	73	3,669,836	173,550
007-012	38	6	371,500	40,254
013-018	26	9	689,629	177,949
019-024	30	6	226,328	71,056
025-030	13	3	36,415	35,143
031-036	5	2	32,000	4,935
037-042	4	3	34,974	2,798
049-054	3	2	559,947	60,569
061-066	1			
067-072	2	2	900,000	17,816
121-180	1			
TOTAL	491	106	6,520,629	584,070
IN AN AVG. MO.	2		36,225	3,244

TIME SUMMARY FROM INCIDENT TO REPORT
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1983
 HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPS PD
000-006	74%	68%	56%	29%
007-012	82%	74%	61%	36%
013-018	87%	83%	72%	67%
019-024	94%	88%	76%	79%
025-030	96%	91%	76%	85%
031-036	97%	93%	77%	86%
037-042	98%	96%	77%	86%
049-054	99%	98%	86%	96%
061-066	99%	98%	86%	96%
067-072	99%	100%	100%	100%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1983
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	543	142	8,212,825	614,764
007-012	132	55	2,665,605	293,200
013-018	109	48	2,605,454	568,898
019-024	151	64	2,569,604	737,715
025-030	103	40	1,298,707	389,171
031-036	24	13	239,000	58,245
037-042	10	6	69,474	22,152
043-048	5	3	3,750	4,185
049-054	9	8	1,246,044	134,178
055-060	9	6	705,000	152,748
061-066	3	1	100,000	21,099
067-072	3	2	900,000	20,448
073-078	5	1	750	5,421
079-084	3	2	381,843	5,126
085-090	1			2,764
097-102	1			990
109-114	1	1	10,000	14,681
115-120	2	1	50,000	451
121-180	4			
TOTAL	1,118	393	21,058,056	3,046,236
IN AN AVG. MO.	6	2	116,989	16,923

TIME SUMMARY FROM INCIDENT TO REPORT
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1983
 ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	48%	36%	39%	20%
007-012	60%	50%	51%	29%
013-018	70%	62%	54%	48%
019-024	83%	78%	76%	72%
025-030	92%	88%	82%	85%
031-036	94%	92%	83%	87%
037-042	95%	93%	83%	88%
043-048	96%	94%	83%	88%
049-054	97%	96%	89%	92%
055-060	97%	97%	93%	97%
061-066	98%	98%	93%	98%
067-072	98%	98%	97%	99%
073-078	98%	98%	97%	99%
079-084	99%	99%	99%	99%
085-090	99%	99%	99%	99%
097-102	99%	99%	99%	99%
109-114	99%	99%	99%	99%
115-120	99%	100%	100%	99%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1982
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	143	68	2,038,961	331,753
007-012	83	40	2,622,882	311,864
013-018	70	36	524,238	205,195
019-024	142	59	1,519,325	646,112
025-030	82	31	1,313,842	366,780
031-036	7	4	20,709	24,253
037-042	15	5	137,500	85,457
043-048	6	1	6,000	15,275
049-054	5	2	100,000	21,134
055-060	2	1	200,000	16,057
061-066	1	1	200,000	4,355
067-072	2	2	270,592	4,028
073-078	5	3	535,320	24,303
079-084	3	2	30,000	9,252
091-096	2	2	201,560	
097-102	1			9,998
103-108	1	1	9,750	1,073
109-114	1			9,840
115-120	3	2	19,000	15,044
121-180	4	2	55,000	2,101,773
TOTAL	578	262	9,804,670	11,676
IN AN AVG. MO.	3	1	54,470	

TIME SUMMARY FROM INCIDENT TO REPORT
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1982
 PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	24%	25%	20%	15%
007-012	39%	41%	47%	30%
013-018	51%	54%	52%	40%
019-024	75%	77%	68%	71%
025-030	89%	89%	81%	88%
031-036	91%	90%	82%	89%
037-042	93%	92%	83%	93%
043-048	94%	93%	83%	94%
049-054	95%	93%	84%	95%
055-060	96%	94%	86%	96%
061-066	96%	94%	88%	96%
067-072	96%	95%	91%	96%
073-078	97%	96%	96%	97%
079-084	97%	97%	97%	98%
091-096	98%	98%	99%	98%
097-102	98%	98%	99%	98%
103-108	98%	98%	99%	98%
109-114	98%	98%	99%	98%
115-120	99%	99%	99%	99%
121-180	100%	100%	100%	100%

TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1982
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	375	61	2,948,450	346,033
007-012	67	21	1,425,654	120,459
013-018	27	10	1,239,473	122,173
019-024	59	16	267,250	241,877
025-030	18	7	90,955	53,184
031-036	4			2,583
037-042	1			1,100
049-054	2	2	300,700	24,112
055-060	1			422
061-066	2			1,356
067-072	2	2	274,000	55,930
073-078	1			
115-120	1	1	2,500	18,700
121-180	2	2	10,500	331
TOTAL	562	122	6,559,482	988,260
IN AN AVG. MO.	3		36,441	5,490

TIME SUMMARY FROM INCIDENT TO REPORT
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1982
 ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	44%	33%	29%	22%
007-012	58%	51%	53%	36%
013-018	67%	63%	68%	47%
019-024	85%	82%	78%	75%
025-030	93%	91%	86%	89%
031-036	94%	92%	86%	90%
037-042	96%	93%	87%	92%
043-048	96%	94%	87%	93%
049-054	97%	94%	89%	94%
055-060	97%	95%	90%	95%
061-066	97%	95%	91%	95%
067-072	98%	96%	95%	97%
073-078	98%	97%	98%	98%
079-084	98%	97%	98%	98%
091-096	99%	98%	99%	98%
097-102	99%	98%	99%	98%
103-108	99%	98%	99%	98%
109-114	99%	98%	99%	98%
115-120	99%	99%	99%	99%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1981
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	101	57	1,241,081	212,343
007-012	62	37	960,821	199,396
013-018	48	25	922,317	224,628
019-024	71	39	944,815	193,395
025-030	39	12	250,512	133,020
031-036	10	7	1,135,285	6,670
037-042	9	6	703,500	96,266
043-048	1	1	1,000	1,700
049-054	4	2	25,000	8,314
055-060	2			715
061-066	2			4,228
067-072	2			
079-084	2	2	172,921	8,003
085-090	4	1	100,000	11,100
091-096	1	1	100,000	6,838
115-120	2			1,809
121-180	1	1	1,500	113
TOTAL	361	191	6,558,752	1,108,239
IN AN AVG. MO.	2	1	36,437	6,155

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TIME SUMMARY FROM INCIDENT TO REPORT
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1981
 PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-005	27%	29%	18%	19%
007-012	43%	49%	33%	37%
013-019	53%	62%	47%	57%
019-024	73%	82%	62%	74%
025-030	84%	89%	65%	86%
031-036	91%	92%	83%	87%
037-042	94%	95%	93%	96%
043-048	94%	96%	93%	96%
049-054	95%	97%	94%	97%
055-060	96%	97%	94%	97%
061-066	96%	97%	94%	97%
067-072	97%	97%	94%	97%
079-084	97%	98%	96%	98%
085-090	98%	98%	98%	99%
091-096	99%	99%	99%	99%
115-120	99%	99%	99%	99%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1981
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-005	320	51	989,233	57,715
007-012	34	11	229,750	81,335
013-018	17	3	38,350	13,634
019-024	16	8	281,890	63,881
025-030	11	4	21,400	20,965
031-036	2	1	2,500	7,208
037-042	1			
043-048	1	1	50,000	2,876
073-078	1	1	1,000	
TOTAL	403	80	1,614,123	247,614
IN AN AVG. MO.	5	1	20,693	3,174

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TIME SUMMARY FROM INCIDENT TO REPORT
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1981
 HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	79%	53%	51%	23%
007-012	87%	77%	75%	56%
013-018	92%	81%	77%	61%
019-024	96%	91%	95%	87%
025-030	93%	96%	96%	95%
031-036	99%	97%	96%	98%
037-042	99%	97%	96%	98%
043-048	99%	98%	99%	100%
073-078	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1981
ALL CLAIMS

*RELAT-D CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	439	116	2,595,590	336,959
007-012	110	58	1,328,821	323,903
013-018	73	34	1,079,817	257,484
019-024	26	53	1,260,622	286,302
025-030	59	20	409,912	186,940
031-036	14	8	1,137,735	15,966
037-042	14	8	728,500	98,965
043-048	3	3	101,000	10,267
049-054	4	2	25,000	9,314
055-060	2			715
061-066	3	1	1,500	4,228
067-072	2			
073-078	2	2	3,400	6,477
079-084	2	2	172,921	8,003
085-090	4	1	100,000	11,100
091-096	1	1	100,000	6,538
103-108	1	1	262,500	531
115-120	2			1,809
121-180	1	1	1,500	113
TOTAL	932	311	7,326,863	1,564,614
IN AN AVG. MO.	4	1	51,815	8,692

TIME SUMMARY FROM INCIDENT TO REPORT
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1991
 ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
003-006	52%	37%	27%	21%
007-012	65%	55%	42%	42%
013-018	74%	66%	53%	58%
019-024	86%	93%	67%	76%
025-030	93%	90%	71%	88%
031-036	95%	92%	83%	89%
037-042	96%	95%	91%	96%
043-049	97%	96%	92%	96%
049-054	97%	97%	93%	97%
055-060	97%	97%	93%	97%
061-066	98%	97%	93%	97%
067-072	98%	97%	93%	97%
073-078	98%	98%	93%	98%
079-084	98%	98%	95%	98%
085-090	99%	99%	96%	99%
091-096	99%	99%	97%	99%
103-108	99%	99%	99%	99%
115-120	99%	99%	99%	99%
121-180	100%	100%	100%	100%

TABLE V

As in the prior tables, we have the time distribution presented here for the history of each claim from the date on which the event causing the loss occurred to the date on which the claim was fully resolved by the insurance company; i.e., the date of closure. This time lag represents the full life of the claim and is very significant as to the need for insurers to develop adequate loss reserves so that they can predict what the ultimate losses will be for risks generating a set premium at the beginning of the exposure period. This time lag is important both for the number of claims (frequency) and for the amount of loss (severity), remembering that generally the large losses take longer to mature and are harder to predict.

On this table claims are held to a maximum value of \$100,000 as a statistical cutoff device to moderate degree of skew.

TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1983
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	13	6	9,094	3,185
007-012	39	12	224,860	10,802
013-018	30	15	219,800	10,344
019-024	45	24	721,300	56,578
025-030	57	28	1,210,508	112,766
031-036	54	18	547,236	118,325
037-042	45	20	426,086	204,644
043-048	41	23	779,875	189,709
049-054	32	17	965,166	210,630
055-060	69	29	1,212,210	391,472
061-066	27	9	305,500	157,074
067-072	21	11	662,500	157,219
073-078	19	10	360,500	321,624
079-084	4			13,443
085-090	7	3	111,500	29,424
091-096	4	4	151,500	16,577
097-102	6	2	180,000	52,238
103-108	3	2	65,000	111,366
109-114	7	4	243,125	67,003
115-120	1			5,561
121-180	14	8	241,500	71,360
TOTAL	538	245	8,637,260	2,311,344
IN AN AVG. MO.	2	1	47,984	12,840

TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1983
 PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
 AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	2%	2%	%	%
007-012	9%	7%	2%	%
013-018	15%	13%	5%	1%
019-024	23%	23%	13%	3%
025-030	34%	34%	27%	8%
031-036	44%	42%	33%	13%
037-042	52%	50%	38%	22%
043-048	60%	59%	47%	30%
049-054	66%	66%	59%	39%
055-060	78%	78%	73%	56%
061-066	84%	82%	76%	63%
067-072	87%	86%	84%	70%
073-078	91%	90%	88%	84%
079-084	92%	90%	88%	84%
085-090	93%	91%	89%	85%
091-096	94%	93%	91%	86%
097-102	95%	94%	93%	88%
103-108	95%	95%	94%	93%
109-114	97%	96%	97%	96%
115-120	97%	96%	97%	96%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO CLOSURE.
CLAIMS CLOSED IN 1983
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-005	160	26	166,484	5,679
007-012	139	15	223,981	2,968
013-018	53	15	84,908	11,167
019-024	30	7	203,671	24,148
025-030	17	3	34,587	9,309
031-036	25	8	270,500	80,844
037-042	17	7	272,474	99,273
043-049	12	8	275,000	102,636
049-054	14	7	96,415	66,027
055-060	6	3	192,828	73,782
061-066	2			5,711
067-072	1	1	100,000	5,763
073-079	2			5,284
079-084	5	4	301,500	64,479
085-090	4	1	25,000	5,046
091-096	1			2,237
097-102	1	1	100,000	17,895
115-120	1			1,822
121-180	1			
TOTAL	491	106	2,347,346	584,070
IN AN AVG. MO.	2		13,040	3,244

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TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1983
 HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
 AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	32%	24%	7%	%
007-012	60%	38%	16%	1%
013-018	71%	52%	20%	3%
019-024	77%	59%	28%	7%
025-030	81%	62%	30%	9%
031-036	86%	69%	41%	22%
037-042	89%	76%	53%	39%
043-048	92%	83%	65%	57%
049-054	95%	90%	69%	68%
055-060	96%	93%	77%	81%
061-066	96%	93%	77%	82%
067-072	96%	94%	81%	83%
073-078	97%	94%	81%	84%
079-084	98%	98%	94%	95%
085-090	99%	99%	95%	96%
091-096	99%	99%	95%	96%
097-102	99%	100%	100%	99%
115-120	99%	100%	100%	100%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1983
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	184	38	198,207	9,414
007-012	196	32	492,928	14,000
013-018	90	32	313,303	21,511
019-024	79	34	932,135	80,726
025-030	82	34	1,346,595	123,361
031-036	82	29	861,358	203,275
037-042	67	30	804,310	315,199
043-048	61	37	1,088,000	305,345
049-054	51	26	1,065,931	289,384
055-060	76	33	1,415,039	485,873
061-066	31	10	308,000	166,715
067-072	26	14	788,000	169,335
073-078	21	10	360,500	326,908
079-084	12	5	302,250	79,278
085-090	12	5	236,500	64,601
091-096	6	4	151,500	18,814
097-102	8	4	380,000	84,168
103-108	4	3	145,000	119,273
109-114	8	5	246,125	74,112
115-120	3			7,383
121-180	19	9	261,500	87,561
TOTAL	1,118	393	11,697,180	3,046,236
IN AN AVG. MO.	6	2	64,984	16,923

TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1983
 ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
 AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	16%	9%	1%	%
007-012	33%	17%	5%	%
013-018	42%	25%	8%	1%
019-024	49%	34%	16%	4%
025-030	56%	43%	28%	8%
031-036	63%	50%	35%	14%
037-042	69%	58%	42%	25%
043-048	75%	67%	51%	35%
049-054	79%	74%	60%	44%
055-060	86%	82%	72%	60%
061-066	89%	84%	75%	66%
067-072	91%	88%	82%	71%
073-078	93%	91%	85%	82%
079-084	94%	92%	87%	85%
085-090	95%	93%	89%	87%
091-096	96%	94%	91%	87%
097-102	96%	95%	94%	90%
103-108	97%	96%	95%	94%
109-114	98%	97%	97%	96%
115-120	98%	97%	97%	97%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1982
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	19	10	20,844	834
007-012	38	14	68,371	1,605
013-018	39	17	263,755	17,741
019-024	37	16	551,131	35,287
025-030	50	13	261,795	23,955
031-036	69	36	1,294,528	340,655
037-042	57	23	557,797	142,420
043-048	43	25	579,218	188,824
049-054	43	17	703,460	329,639
055-060	50	21	378,250	265,165
061-066	27	11	331,400	96,373
067-072	18	11	256,500	115,916
073-078	22	13	382,205	131,360
079-084	15	8	500,463	80,963
085-090	11	5	135,750	55,560
091-096	7	3	96,560	29,865
097-102	8	2	150,000	101,151
103-108	4	3	120,000	61,840
109-114	4	2	8,200	11,000
115-120	6	5	19,000	25,317
121-180	10	6	169,750	32,311
181-240	1	1	40,000	13,992
TOTAL	578	262	6,888,977	2,101,773
IN AN AVG. MO.	2	1	26,704	8,757

TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1982
 PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
 AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	3%	3%	%	%
007-012	9%	9%	1%	%
013-018	16%	15%	5%	%
019-024	23%	21%	13%	2%
025-030	31%	26%	16%	3%
031-036	43%	40%	35%	19%
037-042	53%	49%	43%	26%
043-048	60%	58%	52%	35%
049-054	68%	65%	62%	51%
055-060	76%	73%	67%	64%
061-066	81%	77%	72%	68%
067-072	84%	81%	76%	74%
073-078	88%	86%	82%	80%
079-084	91%	89%	89%	84%
085-090	93%	91%	91%	86%
091-096	94%	92%	92%	88%
097-102	95%	93%	94%	93%
103-108	96%	94%	96%	96%
109-114	97%	95%	96%	96%
115-120	98%	97%	96%	97%
121-180	99%	99%	99%	99%
181-240	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1982
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	163	23	78,012	21,829
007-012	145	14	234,323	3,283
013-018	56	11	237,075	17,676
019-024	39	13	267,984	17,033
025-030	47	11	270,530	281,166
031-036	20	7	251,750	39,637
037-042	15	7	190,000	70,099
043-048	17	8	412,000	112,523
049-054	9	5	211,625	63,664
055-060	10	4	83,950	59,407
061-066	9	3	31,300	36,812
067-072	3	1	50,000	9,406
073-078	6	3	142,500	13,080
079-084	5	4	125,500	42,722
085-090	2			5,758
097-102	2			27,102
103-108	1			2,896
109-114	3	2	165,000	48,706
115-120	3	2	115,000	45,306
121-180	7	4	63,000	70,155
TOTAL	562	122	2,929,549	988,260
IN AN AVG. MO.	3		16,275	5,490

TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1982
 HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
 AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	29%	18%	2%	2%
007-012	54%	30%	10%	2%
013-018	64%	39%	18%	4%
019-024	71%	50%	27%	6%
025-030	80%	59%	37%	34%
031-036	83%	64%	45%	38%
037-042	86%	70%	52%	45%
043-048	89%	77%	66%	56%
049-054	90%	81%	73%	63%
055-060	92%	84%	76%	69%
061-066	94%	86%	77%	73%
067-072	94%	87%	79%	74%
073-078	95%	90%	84%	75%
079-084	96%	93%	88%	79%
085-090	97%	93%	88%	80%
097-102	97%	93%	88%	83%
103-108	97%	93%	88%	83%
109-114	98%	95%	93%	88%
115-120	98%	96%	97%	92%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1982
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	198	44	111,718	22,776
007-012	212	45	388,491	5,189
013-018	117	41	772,727	47,449
019-024	95	40	1,010,714	57,278
025-030	112	31	573,380	312,590
031-036	108	52	1,794,278	417,567
037-042	85	39	1,000,047	249,584
043-048	64	36	1,016,665	307,364
049-054	57	24	929,575	399,235
055-060	62	26	463,200	325,126
061-066	39	17	402,185	146,083
067-072	24	13	401,500	146,028
073-078	30	17	624,705	155,024
079-084	23	14	654,173	135,046
085-090	14	5	135,750	66,957
091-096	9	3	96,560	30,936
097-102	11	3	250,000	130,964
103-108	6	4	160,000	66,438
109-114	7	4	173,200	59,706
115-120	10	7	134,000	75,132
121-180	17	10	232,750	102,466
181-240	1	1	40,000	13,992
TOTAL	1,301	476	11,365,618	3,271,930
IN AN AVG. MO.	5	1	47,356	13,633

TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1982
 ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
 AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	15%	9%	%	%
007-012	31%	18%	4%	%
013-018	40%	27%	11%	2%
019-024	47%	35%	20%	4%
025-030	56%	42%	25%	13%
031-036	64%	53%	40%	26%
037-042	71%	61%	49%	33%
043-048	76%	68%	58%	43%
049-054	80%	73%	66%	55%
055-060	85%	79%	70%	65%
061-066	88%	82%	74%	69%
067-072	90%	85%	77%	74%
073-078	92%	89%	83%	79%
079-084	94%	92%	89%	83%
085-090	95%	93%	90%	85%
091-096	96%	93%	91%	86%
097-102	96%	94%	93%	90%
103-108	97%	95%	94%	92%
109-114	97%	96%	96%	94%
115-120	98%	97%	97%	96%
121-180	99%	99%	99%	99%
181-240	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1981
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
	18	13	15,794	209
000-006	22	10	69,064	799
007-012	28	19	319,177	32,327
013-018	31	13	390,800	71,947
019-024	41	21	471,037	63,228
025-030	43	25	860,000	202,916
031-036	28	16	530,850	43,129
037-042	33	17	344,486	85,645
043-048	21	9	245,000	142,111
049-054	26	13	203,500	82,127
055-060	10	4	118,750	80,109
061-065	16	8	238,500	75,901
067-072	13	8	290,000	79,751
073-078	7	5	72,580	25,041
079-084	1			1,491
085-090	2	1	4,012	14,477
091-096	3	1	921	7,264
097-102	2			1,471
103-108	4	3	111,000	17,540
109-114	1			430
115-120	11	5	345,500	78,326
121-180	361	191	4,630,971	1,108,239
TOTAL	2	1	25,727	6,156
IN AN AVG. MO.				

TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1981
 PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
 AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	4%	6%	1%	%
007-012	11%	12%	1%	%
013-018	13%	21%	8%	3%
019-024	27%	23%	17%	9%
025-030	38%	39%	27%	15%
031-036	50%	52%	45%	33%
037-042	58%	61%	57%	37%
043-048	67%	70%	64%	45%
049-054	73%	74%	70%	58%
055-060	80%	81%	74%	65%
061-066	83%	83%	77%	72%
067-072	87%	87%	82%	79%
073-078	91%	92%	84%	86%
079-084	93%	94%	90%	89%
085-090	93%	94%	90%	89%
091-096	94%	95%	90%	90%
097-102	95%	95%	90%	91%
103-108	95%	95%	90%	91%
109-114	96%	97%	92%	92%
115-120	96%	97%	92%	92%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1981
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	161	21	59,104	861
007-012	116	9	215,116	631
013-018	27	3	15,250	112
019-024	28	10	136,634	20,458
025-030	20	8	101,475	47,536
031-036	13	5	164,890	34,683
037-042	11	7	248,500	32,359
043-048	6	3	26,500	14,689
049-054	5	3	57,500	27,072
055-060	2	1	17,500	2,297
061-066	3	1	55,000	43,094
073-078	7	6	57,224	12,531
079-084	3	3	62,500	10,945
121-180	1			346
TOTAL	403	90	1,227,243	247,614
IN AN AVG. MO.	2		6,818	1,375

TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1981
 HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
 AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	39%	26%	4%	%
007-012	63%	37%	22%	%
013-018	75%	41%	23%	%
019-024	82%	53%	34%	8%
025-030	87%	63%	42%	28%
031-036	90%	70%	56%	42%
037-042	93%	78%	76%	55%
043-048	94%	82%	78%	61%
049-054	96%	86%	84%	72%
055-060	96%	87%	85%	72%
061-066	97%	88%	90%	70%
073-078	99%	96%	94%	95%
079-084	99%	100%	100%	99%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1981
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-005	184	35	76,648	1,195
007-012	146	26	311,062	1,430
013-018	62	28	429,612	38,724
019-024	68	28	675,484	143,921
025-030	65	32	589,012	114,870
031-036	60	32	1,112,390	257,526
037-042	43	25	314,350	93,752
043-048	47	22	378,653	120,977
049-054	27	12	312,500	169,723
055-060	30	16	261,000	96,060
061-066	17	8	183,750	160,133
067-072	17	9	333,500	78,444
073-078	22	14	347,224	95,120
079-084	12	8	135,050	51,661
085-090	2	1	19,750	2,587
091-096	3	2	10,262	15,540
097-102	4	1	921	7,347
103-108	4	2	102,400	13,240
109-114	5	4	161,000	23,231
115-120	1			430
121-180	13	6	445,500	79,203
TOTAL	932	311	6,699,098	1,564,614
IN AN AVG. MO.	4	1	37,217	8,692

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TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1981
 ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
 AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	22%	11%	1%	%
007-012	39%	19%	5%	%
013-013	47%	26%	12%	2%
019-024	55%	37%	22%	11%
025-030	63%	47%	31%	19%
031-036	70%	58%	47%	35%
037-042	75%	66%	59%	41%
043-044	81%	73%	65%	49%
047-054	84%	77%	70%	60%
055-060	87%	82%	74%	66%
061-066	90%	84%	76%	76%
067-072	92%	87%	81%	81%
073-078	94%	92%	86%	87%
079-084	96%	94%	88%	90%
085-090	96%	95%	89%	91%
091-096	96%	95%	89%	92%
097-102	97%	96%	89%	92%
103-108	97%	96%	90%	93%
109-114	98%	98%	93%	94%
115-120	98%	98%	93%	94%
121-180	100%	100%	100%	100%

TABLE VI

Just as in the prior tables, these are for the full life of the claim but no dollar limit is imposed on the losses to control the skewness. We can see that for all claims in 1983, 95% of the paid claims are closed by the 102nd month but this represents 96% of the indemnity.

TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1983
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	13	6	9,094	3,185
007-012	39	12	399,833	10,802
013-018	30	15	219,800	10,344
019-024	45	24	1,234,579	56,578
025-030	57	28	1,887,668	112,766
031-036	54	18	572,236	118,325
037-042	45	20	696,506	204,644
043-048	41	23	2,242,875	189,709
049-054	32	17	1,364,139	210,630
055-060	69	29	1,342,210	391,472
061-066	27	9	570,500	157,074
067-072	21	11	1,384,500	157,219
073-078	19	10	360,500	321,624
079-084	4			13,443
085-090	7	3	196,500	29,424
091-096	4	4	251,500	16,577
097-102	6	2	289,947	52,238
103-108	3	2	65,000	111,366
109-114	7	4	299,125	67,003
115-120	1			5,561
121-180	14	8	338,343	71,360
TOTAL	538	245	13,724,855	2,311,344
IN AN AVG. MO.	2	1	76,249	12,840

TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1983
 PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	2%	2%	%	%
007-012	9%	7%	2%	%
013-018	15%	13%	4%	1%
019-024	23%	23%	13%	3%
025-030	34%	34%	27%	8%
031-036	44%	42%	31%	13%
037-042	52%	50%	36%	22%
043-048	60%	59%	52%	30%
049-054	66%	66%	62%	39%
055-060	78%	78%	72%	56%
061-066	84%	82%	76%	63%
067-072	87%	86%	86%	70%
073-078	91%	90%	89%	84%
079-084	92%	90%	89%	84%
085-090	93%	91%	90%	85%
091-096	94%	93%	92%	86%
097-102	95%	94%	94%	88%
103-108	95%	95%	95%	93%
109-114	97%	96%	97%	96%
115-120	97%	96%	97%	96%
121-180	100%	100%	100%	100%

TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1983
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	160	26	370,679	5,679
007-012	139	15	313,981	2,968
013-018	53	15	84,908	11,167
019-024	30	7	368,671	24,148
025-030	17	3	34,587	9,309
031-036	25	8	579,639	80,844
037-042	17	7	1,917,474	99,273
043-048	12	8	575,000	102,636
049-054	14	7	96,415	66,027
055-060	6	3	192,828	73,782
061-066	2			5,711
067-072	1	1	500,000	5,763
073-078	2			5,284
079-084	5	4	1,251,500	64,479
085-090	4	1	25,000	5,046
091-096	1			2,237
097-102	1	1	209,947	17,895
115-120	1			1,822
121-180	1			
TOTAL	491	106	6,520,629	584,070
IN AN AVG. MO.	2		36,225	3,244

TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1983
 HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED *WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	32%	24%	5%	4
007-012	60%	38%	10%	1%
013-018	71%	52%	11%	3%
019-024	77%	59%	17%	7%
025-030	81%	62%	17%	9%
031-036	86%	69%	26%	22%
037-042	89%	76%	56%	39%
043-048	92%	83%	65%	57%
049-054	95%	90%	66%	68%
055-060	96%	93%	69%	81%
061-066	96%	93%	69%	82%
067-072	96%	94%	77%	83%
073-078	97%	94%	77%	84%
079-084	98%	98%	96%	95%
085-090	99%	99%	96%	96%
091-096	99%	99%	96%	96%
097-102	99%	100%	100%	99%
115-120	99%	100%	100%	100%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1993
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	184	38	402,402	9,414
007-012	196	32	757,901	14,000
013-018	90	32	313,303	21,511
019-024	79	34	1,610,414	80,726
025-030	82	34	2,023,755	123,361
031-036	82	28	1,195,497	203,275
037-042	67	30	2,719,730	315,199
043-048	61	37	2,851,000	305,345
049-054	51	26	1,464,904	289,384
055-060	76	33	1,545,038	485,873
061-066	31	10	573,000	166,715
067-072	26	14	1,910,000	169,335
073-078	21	10	360,500	326,908
079-084	12	5	1,252,250	79,278
085-090	12	5	421,500	64,601
091-096	6	4	251,500	18,814
097-102	8	4	599,894	84,168
103-108	4	3	145,000	119,273
109-114	8	5	302,125	74,112
115-120	3			7,383
121-180	19	9	358,343	87,561
TOTAL	1,118	393	21,058,056	3,046,236
IN AN AVG. MO.	6	2	116,989	15,923

TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1983
 ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	16%	9%	1%	%
007-012	33%	17%	5%	%
013-018	42%	25%	6%	1%
019-024	49%	34%	14%	4%
025-030	56%	43%	24%	8%
031-036	63%	50%	29%	14%
037-042	69%	58%	42%	25%
043-048	75%	67%	56%	35%
049-054	79%	74%	63%	44%
055-060	86%	82%	70%	60%
061-066	89%	84%	73%	66%
067-072	91%	88%	82%	71%
073-078	93%	91%	84%	92%
079-084	94%	92%	90%	85%
085-090	95%	93%	92%	87%
091-096	96%	94%	93%	87%
097-102	96%	95%	96%	90%
103-108	97%	96%	96%	94%
109-114	98%	97%	98%	96%
115-120	98%	97%	98%	97%
121-180	100%	100%	100%	100%

TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1982
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	19	10	20,844	834
007-012	38	14	68,371	1,605
013-018	39	17	263,755	17,741
019-024	37	16	551,131	35,287
025-030	50	13	261,795	23,955
031-036	69	36	2,453,764	340,655
037-042	57	23	615,832	142,420
043-048	43	25	631,718	188,824
049-054	43	17	719,620	329,639
055-060	50	21	528,250	265,165
061-066	27	11	331,400	96,373
067-072	18	11	256,500	115,916
073-078	22	13	382,205	131,360
079-084	15	8	1,380,783	80,963
085-090	11	5	235,750	55,560
091-096	7	3	96,560	29,865
097-102	8	2	549,442	101,151
103-108	4	3	120,000	61,840
109-114	4	2	8,200	11,000
115-120	6	5	19,000	25,317
121-180	10	6	269,750	32,311
181-240	1	1	40,000	13,992
TOTAL	578	262	9,804,670	2,101,773
IN AN AVG. MO.	2	1	40,852	8,757

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TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1982
 PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	3%	3%	%	%
007-012	9%	9%	%	%
013-018	16%	15%	3%	%
019-024	23%	21%	9%	2%
025-030	31%	26%	11%	3%
031-036	43%	40%	36%	19%
037-042	53%	49%	43%	26%
043-048	60%	58%	49%	35%
049-054	68%	65%	56%	51%
055-060	76%	73%	62%	64%
061-066	81%	77%	65%	68%
067-072	84%	81%	68%	74%
073-078	88%	86%	72%	80%
079-084	91%	89%	86%	84%
085-090	93%	91%	88%	86%
091-096	94%	92%	89%	88%
097-102	95%	93%	95%	93%
103-108	96%	94%	96%	96%
109-114	97%	95%	96%	96%
115-120	98%	97%	96%	97%
121-180	99%	99%	99%	99%
181-240	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1982
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	163	23	78,012	21,829
007-012	145	14	241,854	3,283
013-018	56	11	237,075	17,676
019-024	39	13	305,663	17,033
025-030	47	11	1,164,530	281,166
031-036	20	7	951,750	39,637
037-042	15	7	265,000	70,099
043-048	17	8	1,182,000	112,523
049-054	9	5	762,348	63,664
055-060	10	4	83,950	59,407
061-066	9	3	31,300	36,812
067-072	3	1	50,000	9,406
073-078	6	3	382,500	13,080
079-084	5	4	130,500	42,722
085-090	2			5,758
097-102	2			27,102
103-108	1			2,896
109-114	3	2	365,000	48,706
115-120	3	2	265,000	45,306
121-180	7	4	63,000	70,155
TOTAL	562	122	6,559,482	988,260
IN AN AVG. MO.	3		36,441	5,490

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TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1982
 HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	29%	18%	1%	2%
007-012	54%	30%	4%	2%
013-018	64%	39%	8%	4%
019-024	71%	50%	13%	6%
025-030	80%	59%	30%	34%
031-036	83%	64%	45%	38%
037-042	86%	70%	49%	45%
043-048	89%	77%	67%	56%
049-054	90%	81%	79%	63%
055-060	92%	84%	80%	69%
061-066	94%	86%	80%	73%
067-072	94%	87%	81%	74%
073-078	95%	90%	87%	75%
079-084	96%	93%	89%	79%
085-090	97%	93%	89%	80%
097-102	97%	93%	89%	83%
103-108	97%	93%	89%	83%
109-114	98%	95%	94%	88%
115-120	98%	96%	99%	92%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1982
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	198	44	111,718	22,776
007-012	212	45	396,022	5,189
013-018	117	41	772,727	47,449
019-024	95	40	1,048,393	57,278
025-030	112	31	1,467,380	312,590
031-036	108	52	3,893,514	417,567
037-042	85	39	1,533,019	249,584
043-048	64	36	1,839,165	307,364
049-054	57	24	1,496,458	399,235
055-060	62	26	613,200	325,126
061-066	39	17	402,185	146,083
067-072	24	13	401,500	145,028
073-078	30	17	1,249,705	155,024
079-084	23	14	1,539,493	135,046
085-090	14	5	235,750	66,957
091-096	9	3	96,560	30,936
097-102	11	3	699,442	130,964
103-108	6	4	160,000	66,438
109-114	7	4	373,200	59,706
115-120	10	7	284,000	75,132
121-180	17	10	332,750	102,466
181-240	1	1	40,000	13,992
TOTAL	1,301	476	18,986,181	3,271,930
IN AN AVG. MO.	5	1	79,109	13,633

TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1982
 ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	15%	9%	%	%
007-012	31%	18%	2%	%
013-018	40%	27%	6%	2%
019-024	47%	35%	12%	4%
025-030	56%	42%	19%	13%
031-036	64%	53%	40%	26%
037-042	71%	61%	48%	33%
043-048	76%	68%	58%	43%
049-054	80%	73%	66%	55%
055-060	85%	79%	69%	65%
061-066	88%	82%	71%	69%
067-072	90%	85%	73%	74%
073-078	92%	89%	80%	79%
079-084	94%	92%	88%	83%
085-090	95%	93%	89%	85%
091-096	96%	93%	90%	86%
097-102	96%	94%	93%	90%
103-108	97%	95%	94%	92%
109-114	97%	96%	96%	94%
115-120	98%	97%	98%	96%
121-180	99%	99%	99%	99%
181-240	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1981
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDemnITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	13	13	15,794	209
007-012	22	10	69,064	799
013-018	28	19	429,177	32,327
019-024	31	13	469,134	71,947
025-030	41	21	476,085	65,228
031-036	43	25	1,112,739	202,916
037-042	28	16	1,122,510	43,129
043-048	33	17	377,486	85,645
049-054	21	9	245,000	142,111
055-060	26	13	203,500	82,127
061-066	10	4	233,750	80,109
067-072	16	8	588,500	75,901
073-078	13	8	290,000	79,751
079-084	7	5	72,580	25,041
085-090	1			1,491
091-096	2	1	4,012	14,477
097-102	3	1	921	7,264
103-108	2			1,471
109-114	4	3	183,000	17,540
115-120	1			430
121-180	11	5	445,500	78,326
TOTAL	361	191	6,558,752	1,108,239
IN AN AVG. MO.	2	1	36,437	6,156

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TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1981
 PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	4%	8%	4%	4%
007-012	11%	12%	14%	4%
013-014	13%	21%	7%	3%
019-024	27%	28%	14%	9%
025-030	33%	39%	22%	15%
031-036	50%	52%	42%	33%
037-042	58%	61%	54%	37%
043-048	67%	70%	65%	45%
049-054	73%	74%	69%	58%
055-060	80%	81%	72%	65%
061-066	83%	83%	75%	72%
067-072	87%	87%	84%	79%
073-079	91%	92%	89%	86%
079-084	93%	94%	90%	89%
085-090	93%	94%	90%	89%
091-096	94%	95%	90%	90%
097-102	95%	95%	90%	91%
103-108	95%	95%	90%	91%
109-114	96%	97%	93%	92%
115-120	96%	97%	93%	92%
121-129	100%	100%	100%	100%

TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1981
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	161	21	59,104	861
007-012	116	7	571,996	631
013-018	27	3	15,250	112
019-024	28	10	136,684	20,458
025-030	20	8	101,475	47,536
031-036	13	5	164,890	34,683
037-042	11	7	275,500	32,359
043-048	6	3	26,500	14,689
049-054	5	3	67,500	27,072
055-060	2	1	17,500	2,297
061-066	3	1	55,000	43,094
073-078	7	6	57,224	12,531
079-084	3	3	62,500	10,945
121-180	1			346
TOTAL	403	80	1,614,123	247,614
IN AN. AVG. MO.	2		8,967	1,375

TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1941
 HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDLMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	39%	26%	3%	%
007-012	68%	37%	39%	%
013-018	75%	41%	40%	%
019-024	82%	53%	43%	9%
025-030	87%	63%	54%	28%
031-036	90%	70%	65%	42%
037-042	93%	73%	82%	55%
043-048	94%	82%	83%	61%
049-054	96%	86%	88%	72%
055-060	96%	87%	89%	72%
061-066	97%	88%	92%	90%
073-078	99%	96%	96%	95%
079-084	99%	100%	100%	99%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1981
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	144	35	76,648	1,195
007-012	146	26	667,942	1,430
013-019	62	28	539,612	38,724
019-024	68	28	904,427	143,921
025-030	65	32	514,060	114,870
031-036	60	32	1,565,129	257,526
037-042	43	25	1,436,010	93,252
043-048	47	22	411,653	120,977
049-054	27	12	312,500	169,723
055-060	30	16	251,000	96,060
061-066	17	8	238,750	160,133
067-072	17	9	683,500	78,444
073-078	22	14	347,224	95,120
079-084	12	3	135,080	51,651
085-090	2	1	18,750	2,587
091-096	3	2	10,262	15,540
097-102	4	1	921	7,347
103-108	4	2	102,400	13,240
109-114	5	4	233,000	23,231
115-120	1			430
121-120	13	6	708,000	79,203
TOTAL	832	311	9,326,869	1,564,614
IN AN AVG. MO.	4	1	51,815	8,692

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TIME SUMMARY FROM INCIDENT TO CLOSURE
 CUMULATIVE PERCENTAGES
 CLAIMS CLOSED IN 1991
 ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
 CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	22%	11%	%	%
007-012	39%	19%	7%	%
013-019	47%	28%	12%	2%
019-024	55%	37%	21%	11%
025-030	63%	47%	30%	19%
031-036	70%	53%	46%	35%
037-042	75%	66%	62%	41%
043-048	81%	73%	66%	49%
049-054	84%	77%	69%	60%
055-060	87%	82%	72%	66%
061-066	90%	84%	75%	76%
067-072	92%	87%	83%	81%
073-078	94%	92%	87%	87%
079-084	96%	94%	88%	90%
085-090	96%	95%	88%	91%
091-096	96%	95%	88%	92%
097-102	97%	96%	88%	92%
103-108	97%	96%	89%	93%
109-114	98%	98%	92%	94%
115-120	98%	98%	92%	94%
121-126	100%	100%	100%	100%

TABLE VII

We have a new table here presented for the first time and adopted from our products liability tables. This table compares the prior year result (1982) with the current year result (1983) and views the change year to year. This review is for each level of severity of the injury sustained to see whether the legal system reasonably allocates greater loss for greater injury or is it capricious? We also see how varied are the claims to each other in the "standard error." The "ratio for average paid claim" constitutes dividing the current year severity or average loss, by the prior year for the same. A summary of the results is set below for your perusal:

Sever.	81	82	83	Mean	Ratio
01	10,648	23,416	8,759	17,974	1.16
234	12,242	13,189	21,199	15,543	1.00
5,678	56,864	80,978	104,600	80,814	5.2
9	57,249	54,771	54,885	55,635	3.5

As we can see from the ratios (using the lowest value as the denominator), the range of severity 5-6-7-8 is five times that of 2-3-4, but the lowest range 0-1 is not less but 16% greater than 5-6-7-8. You may note also that 9 is only 3.5 times that of 2-3-4, and this is acceptable, since 9 usually represents death and such losses require no long term maintenance of the injured party. Overall, it appears the system is overcompensating the low severity losses. It may also be allocating too great an amount to the long term losses in 5-6-7-8. The latter problem could be improved by mandating structured settlements for claims in which long term maintenance of the injured party is necessary.

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

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ALL COMPANIES
SEVERITY 0,1

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	8	3,247	2,561.232	5	3,452	1,403.471	1.0631
7- 12	4	23,120	20,149.080	5	4,883	3,332.847	.2112
19- 24	10	18,101	10,195.240	2	3,400	2,599.983	.1878
31- 36	4	90,775	55,080.090	7	12,537	8,030.506	.1381
43- 48	2	4,375	3,124.090	3	8,333	5,332.714	1.9046
55- 60	1	9,000	.000			.000	.0000
67- 72	2	50,250	49,747.450	1	4,000	.000	.0796
79- 84	5	3,274	1,039.047			.000	.0000
91- 96	1	499,442	.000	1	45,000	.000	.0000
103-108			.000			.000	.0000
127-132	1	15,000	.000	24	8,759	2,968.160	.0000
TOTAL	38	34,516	14,695.990				.2537

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

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ALL COMPANIES
SEVERITY 2,3,4

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	30	4,965	2,051.815	24	2,722	826.071	.5482
7- 12	61	7,419	1,876.137	40	5,560	1,931.284	.7494
13- 24	41	14,776	4,554.966	33	22,531	8,315.620	1.5248
25- 36	38	21,197	9,995.990	23	19,731	10,000.000	.9308
37- 48	26	13,839	6,539.031	26	49,863	15,999.270	3.6030
49- 60	19	10,646	3,242.538	18	38,426	9,229.818	3.6094
61- 72	8	15,937	4,282.169	11	20,113	13,151.800	1.2620
73- 84	4	22,750	8,825.513			.000	.0000
85- 96	1	1,560	.000	3	4,333	2,831.952	2.7775
97-108	5	65,640	58,607.470	3	45,375	26,324.750	.6912
109-120	6	3,916	123.277			.000	.0000
121-132	1	15,000	.000			.000	.0000
133-144	1	15,000	.000			.000	.0000
145-156			.000	5	19,900	14,211.990	.0000
157-168	1	15,000	.000			.000	.0000
TOTAL	242	13,189	2,321.628	186	21,199	3,397.737	1.6073

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

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ALL COMPANIES
SEVERITY 5,6,7,8

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	5	7,865	5,697.200	3	3,459	2,647.634	.4397
7- 12	20	27,953	6,731.183	15	58,199	24,698.180	2.0812
13- 24	15	44,971	19,671.970	16	96,200	30,838.250	2.1391
25- 36	26	143,174	43,736.200	24	183,113	78,057.500	1.2789
37- 48	18	107,304	38,388.380	21	63,717	20,615.170	.5937
49- 60	15	33,556	15,811.390	20	63,710	17,435.030	1.8986
61- 72	21	69,533	26,095.910	17	165,441	54,871.850	2.3793
73- 84	10	167,587	58,513.830	7	116,857	44,562.830	.6972
85- 96	2	50,000	.000	7	121,413	31,838.870	2.4282
97-108	4	88,750	23,832.600	3	36,666	21,840.070	.4131
109-120	3	103,250	74,282.790	1	156,000	.000	1.5108
121-132	2	103,000	96,999.890	2	103,421	93,418.110	1.0040
133-144	1	2,500	.000			.000	.0000
145-156			.000	1	2,000	.000	.0000
157-168			.000	1	50,000	.000	.0000
169-180			.000			.000	.0000
TOTAL	143	80,978	11,789.120	138	104,600	16,822.060	1.2917

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

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ALL COMPANIES
SEVERITY 9

LAPSED MONTHS FRM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
7- 12	6	60,838	18,894.060	6	48,553	29,017.150	.7980
19- 24	9	33,722	15,747.500	14	65,930	32,193.860	1.9551
31- 36	14	17,500	4,192.436	10	42,650	10,341.660	2.4371
43- 48	18	93,993	31,622.780	9	55,222	23,302.150	.5875
55- 60	5	56,500	17,916.280	2	6,000	1,000.000	.1061
67- 72			.000	3	40,000	.000	.0000
79- 84			.000	1	200,000	.000	.0000
115-120	1	15,000	.000			.000	.0000
TOTAL	53	54,771	11,998.280	45	54,885	12,122.860	1.0020

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1981

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ALL COMPANIES
SEVERITY 0,1

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6			.000	8	3,247	2,561.232	.0000
7- 12	4	10,925	6,596.103	4	23,120	20,149.080	2.1162
19- 24	4	15,468	14,832.400	10	18,101	10,195.240	1.1702
31- 36	2	5,550	4,449.489	4	90,775	55,080.090	16.3558
43- 48	3	14,833	10,146.430	2	4,375	3,124.090	.2949
55- 60	2	8,500	1,499.908	1	9,000	.000	1.0588
67- 72	1	1,500	.000	2	50,250	49,747.450	33.5000
79- 84	2	6,000	1,000.000	5	3,274	1,039.047	.5456
91- 96			.000	1	499,442	.000	.0000
127-132			.000	1	15,000	.000	.0000
TOTAL	18	10,648	3,688.576	38	34,516	14,695.990	3.2415

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1981

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ALL COMPANIES
SEVERITY 2,3,4

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	29	2,299	804.046	30	4,965	2,051.815	2.1596
7- 12	34	4,100	1,034.166	61	7,419	1,876.137	1.8095
19- 24	32	14,775	3,825.706	41	14,776	4,554.966	1.0000
31- 36	26	27,135	8,101.797	38	21,197	9,995.990	.7811
43- 48	18	11,277	3,405.111	26	13,839	6,539.031	1.2271
55- 60	8	12,500	4,956.561	19	10,646	3,242.538	.8516
67- 72	10	21,900	7,955.450	8	15,937	4,282.169	.7277
79- 84	6	9,182	3,717.158	4	22,750	8,825.513	2.4776
91- 96	1	921	.000	1	1,560	.000	1.6938
103-108	2	25,500	24,494.900	5	65,640	58,607.470	2.5741
115-120	2	5,750	4,249.616	6	3,916	123.277	.6810
127-132	1	44,000	.000	1	15,000	.000	.3409
139-144			.000	1	15,000	.000	.0000
163-168			.000	1	15,000	.000	.0000
TOTAL	169	12,242	1,726.229	242	13,189	2,321.628	1.0773

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1981

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ALL COMPANIES
SEVERITY 5,6,7,8

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	3	1,751	1,144.479	5	7,865	5,697.200	4.4917
7- 12	8	10,738	4,761.045	20	27,963	6,731.183	2.6041
19- 24	22	44,646	13,998.900	15	44,971	19,671.970	1.0072
31- 36	15	98,021	33,505.450	26	143,174	43,736.200	1.4606
43- 48	12	19,637	6,936.819	18	107,304	38,388.380	5.4643
55- 60	9	91,833	46,192.420	15	33,556	15,811.390	.3654
67- 72	7	26,535	12,528.610	21	69,533	26,095.910	2.6204
79- 84	2	52,500	2,499.980	10	167,587	58,513.830	3.1921
91- 96	1	100,000	.000	2	50,000	.000	.5000
103-108	1	2,400	.000	4	88,750	23,832.600	36.9791
115-120	2	136,000	35,998.930	3	103,250	74,282.790	.7591
127-132	2	181,250	81,246.510	2	103,000	96,999.890	.5682
139-144	1	200,000	.000	1	2,500	.000	.0125
181-240			.000	1	40,000	.000	.0000
TOTAL	85	56,864	9,672.608	143	80,978	11,789.120	1.4240

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1981

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ALL COMPANIES
SEVERITY 9

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
7- 12	9	97,264	40,196.970	6	60,838	18,894.060	.6254
19- 24	5	65,236	30,314.970	9	33,722	15,747.500	.5169
31- 36	12	45,036	13,453.170	14	17,500	4,192.436	.3885
43- 48	5	67,600	21,586.730	18	93,993	31,622.780	1.3904
55- 60	3	39,166	27,910.520	5	56,500	17,916.280	1.4425
67- 72	1	7,500	.000			.000	.0000
79- 84	4	6,931	3,149.597			.000	.0000
115-120			.000	1	15,000	.000	.0000
TOTAL	39	57,249	11,703.040	53	54,771	11,998.280	.9567

TABLE VIII

We have also developed the time studies as in Table VII for business classification to see if significant differences exist in mean loss year to year. These tables can be read exactly as those preceding.

10/26/84

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 1

ALL COMPANIES
SEVERITY 0,1

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITAL	11	4,008	1,841.177	4	6,500	4,196.022	1.6217
OTHER FACILITY			.000	1	2,000	.000	.0000
OTHER PRFSSNAL	7	726	390.600	3	698	301.662	.9614
PHYSICIAN	20	63,122	26,608.170	16	11,258	4,228.297	.1783
TOTAL	38	34,516	14,695.990	24	8,759	2,968.160	.2537

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 2

ALL COMPANIES
SEVERITY 2,3,4

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITAL	69	18,556	5,950.487	62	17,502	5,883.731	.9431
OTHER FACILITY	10	4,515	1,627.810	4	2,770	985.189	.6135
OTHER PRFSSNAL	58	3,823	512.038	26	6,985	3,516.438	1.8270
PHYSICIAN	105	15,661	3,565.945	94	28,354	5,306.489	1.8104
TOTAL	242	13,189	2,321.628	186	21,199	3,397.737	1.6073

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 3

ALL COMPANIES
SEVERITY 5,6,7,8

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITAL	31	128,362	35,617.020	26	132,878	61,146.070	1.0351
OTHER FACILITY	2	10,750	4,249.616	3	60,782	57,138.650	5.6541
OTHER PRFSSNAL	18	27,655	15,779.440	6	30,558	12,843.760	1.1049
PHYSICIAN	92	76,970	13,151.800	103	103,051	16,431.680	1.3388
TOTAL	143	80,978	11,789.120	138	104,600	16,822.060	1.2917

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

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ALL COMPANIES
SEVERITY 9

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITAL	10	130,325	52,524.090	5	61,400	33,042.770	.4711
OTHER FACILITY	1	20,000	.000	5	6,364	2,634.371	.3182
OTHER PRFSSNAL	1	150,000	.000	2	35,000	31,495.970	.2333
PHYSICIAN	41	34,869	6,310.235	33	62,455	15,491.930	1.7911
TOTAL	53	54,771	11,998.280	45	54,885	12,122.860	1.0020

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1981

PAGE 1

ALL COMPANIES
SEVERITY 0,1

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITAL	5	3,760	1,994.968	11	4,008	1,841.177	1.0659
OTHER PRFSSNAL	1	60,000	.000	7	726	390.600	.0121
PHYSICIAN	12	9,406	3,250.256	20	63,122	26,608.170	6.7108
TOTAL	18	10,648	3,688.576	38	34,516	14,695.990	3.2415

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1981

PAGE 2

ALL COMPANIES
SEVERITY 2,3,4

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITAL	49	7,860	1,954.456	69	18,556	5,950.487	2.3608
OTHER FACILITY	4	7,314	4,299.607	10	4,515	1,627.810	.6173
OTHER PRFSSNAL	31	4,992	1,913.070	58	3,823	512.038	.7658
PHYSICIAN	85	17,644	3,064.307	105	15,661	3,565.945	.8876
TOTAL	169	12,242	1,726.229	242	13,189	2,321.628	1.0773

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1981

PAGE 3

ALL COMPANIES
SEVERITY 5,6,7,8

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITAL	14	52,453	21,771.250	31	128,362	35,617.020	2.4471
OTHER FACILITY			.000	2	10,750	4,249.616	.0000
OTHER PRFSSNAL	8	7,147	2,762.233	18	27,655	15,779.440	3.8694
PHYSICIAN	63	64,158	11,915.220	92	76,970	13,151.800	1.1996
TOTAL	85	56,864	9,672.608	143	80,978	11,789.120	1.4240

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1981

PAGE 4

ALL COMPANIES
SEVERITY 2

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITAL	11	68,594	33,284.230	10	130,325	52,524.090	1.8999
OTHER FACILITY			.000	1	20,000	.000	.0000
OTHER PRFSSNAL			.000	1	150,000	.000	.0000
PHYSICIAN	28	52,792	10,244.050	41	34,869	6,310.235	.6604
TOTAL	39	57,249	11,703.040	53	54,771	11,998.280	.9567

TABLE IX

For insurance companies, an important factor in offering malpractice coverage is where are the losses coming from? This table shows us by year, and for all years, the Insurance Services Office classification code of the profession which caused the loss and the number of claims that resulted with the total loss and the average loss.

This data is very useful for establishing rate relativities for Missouri and should be studied carefully. The table is sorted by the category that produced most claims first, which traditionally is the non-profit hospital. At the end of the table is a printout for all the years combined for which we have accumulated closed claim data (1979-1983).

COMPANY INDEMNITY ANALYSIS

9:56 FRIDAY, OCTOBER 26, 1984

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ALL COMPANIES FOR YEAR: 83

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80612 HOSPITAL NOT PROFIT BED	65	54132.60	3518619.00	16.71
	80211 DENTIST NOC	25	12391.55	309789.00	1.47
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	25	117758.56	2943964.00	13.98
	80143 SURGERY GENERAL NOC M.D.	36	73114.42	2632119.00	12.50
	80154 SURGERY ORTHOPEDIC M.D.	24	70556.50	1693356.00	8.04
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	7	66245.71	463720.00	2.20
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	15	67825.00	1017375.00	4.83
	80117 SURGERY GENERAL PRACTICE M.D.	13	62400.46	811206.00	3.85
	93215 HOSPITAL GOVERNMENT BED	17	25407.06	431920.00	2.05
	80420 FAMILY PHYSICIAN NJ SURGERY M.D.	9	33194.44	298750.00	1.42
	80257 INTERNAL MED NO SURGERY M.D.	12	44544.83	534538.00	2.54
	80611 HOSPITAL FOR PROFIT BED	3	168766.67	506300.00	2.40
	80212 DENTIST EMPLOYED ORAL SURGERY	4	31750.00	127000.00	0.60
	80151 ANESTHESIOLOGY M.D.	4	156194.75	624779.00	2.97
	80267 PEDIATRICS NO SURGERY M.D.	7	26757.14	187300.00	0.89
	80145 SURGERY UROLOGICAL M.D.	9	41205.56	370850.00	1.76
	80114 SURGERY OPHTHALMOLOGY M.D.	6	16083.33	96500.00	0.46
	80210 DENTAL HYGIENISTS	6	4000.00	24000.00	0.11
	80156 SURGERY PLASTIC M.D.	5	61860.00	309300.00	1.47

(CONTINUED)

COMPANY INDEMNITY ANALYSIS

9:56 FRIDAY, OCTOBER 26, 1984

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ALL COMPANIES FOR YEAR: 83

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80102 EMERGENCY MED NO SURGERY M.D.	4	21025.00	84100.00	0.40
	80923 NURSE HOME FOR PROFIT BED	3	3566.33	10599.00	0.05
	80924 NURSE HOME NOT PROFIT BED	5	5524.60	27623.00	0.13
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	5	66933.40	334667.00	1.59
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	2	292.00	584.00	0.00
	80152 SURGERY NEUROLOGY M.D.	2	26383.00	52766.00	0.25
	80144 SURGERY THORACIC M.D.	5	18399.80	91999.00	0.44
	80613 CLINICS OUTP ONLY FOR PROFIT VISITS	3	150833.33	452500.00	2.15
	80249 PSYCHIATRY M.D.	1	50.00	50.00	0.00
	80268 PHYSICIANS NO SURGERY NOC M.D.	1	700.00	700.00	0.00
	80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	3	40500.00	121500.00	0.58
	84421 FAMILY PHYSICIAN MINOR SURG D.O.	2	17750.00	35500.00	0.17
	80410 CHIROPRACTORS	1	6000.00	6000.00	0.03
	80293 PEDIATRICS MINOR SURG M.D.	1	150000.00	150000.00	0.71
	80277 GYNECOLOGY MINOR SURG M.D.	1	3000.00	3000.00	0.01
	80172 MILITARY MAJOR SURGERY GROUP I M.D.	3	6750.00	20250.00	0.10
	80166 SURGERY ABDOMINAL M.D.	1	7500.00	7500.00	0.04
	80146 SURGERY VASCULAR M.D.	3	43333.33	130000.00	0.62

(CONTINUED)

COMPANY INDEMNITY ANALYSIS

9:56 FRIDAY, OCTOBER 26, 1984

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ALL COMPANIES FUP YEAR: 93

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80282 DERMATOLOGY MINOR SURGERY M.D.	1	10000.00	10000.00	0.05
	80159 SURGERY OTORHINOLARYNGOLOGY M.D.	2	3625.00	7250.00	0.03
	59112 PHARMACISTS	2	3182.00	6364.00	0.03
	84284 INTERNAL MED MINOR SURG D.O.	2	4650.00	9300.00	0.04
	84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	1	2500.00	2500.00	0.01
	84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	2	181439.50	362879.00	1.72
	80610 HOSPITAL FOR PROFIT VISITS	1	4000.00	4000.00	0.02
	80292 PATHOLOGY MINOR SURG M.D.	2	95000.00	190000.00	0.90
	80266 PATHOLOGY NO SURGERY M.D.	2	10750.00	21500.00	0.10
	84143 SURGERY GENERAL NOC D.O.	1	156000.00	156000.00	0.74
	80960 NURSE ANESTHETISTS	1	90.00	90.00	0.00
	80141 SURGERY CARDIAC M.D.	2	16000.00	32000.00	0.15
	80115 SURGERY COLON AND RECTAL M.D.	1	35000.00	35000.00	0.17
	80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	1	1470.00	1470.00	0.01
	80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	1	195000.00	195000.00	0.93
	80278 HEMATOLOGY MINOR SURG M.D.	1	12500.00	12500.00	0.06
	80269 PULMONARY DISEASE NO SURGERY M.D.	1	350000.00	350000.00	1.66
	80157 EMERGENCY MED MAJOR SURG M.D.	1	1500.00	1500.00	0.01

(CONT INUED)

COMPANY INDEMNITY ANALYSIS

9:56 FRIDAY, OCTOBER 26, 1984

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ALL COMPANIES FOR YEAR: 83

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80150 SURGERY CARDIOVASCULAR DISEASE M.D.	1	158000.00	158000.00	0.75
YES	00000 NO. AVAILABLE DEFINITION	29	36961.38	1071880.00	5.09
TOTAL		393	53582.84	21058056.00	100.00

COMPANY INDEMNITY ANALYSIS

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ALL COMPANIES FOR YEAR: 82

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBLP OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80612 HOSPITAL NOT PROFIT BED	75	58484.81	4386361.00	23.10
	80211 DENTIST NOC	48	12693.06	609267.00	3.21
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	27	43316.81	1169554.00	6.16
	80143 SURGERY GENERAL NOC M.D.	17	31707.71	539031.00	2.84
	80154 SURGERY ORTHOPEDIC M.D.	24	37645.25	903486.00	4.76
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	26	28889.69	751132.00	3.96
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	18	56335.56	1014040.00	5.34
	80117 SURGERY GENERAL PRACTICE M.D.	7	29462.86	206240.00	1.09
	93215 HOSPITAL GOVERNMENT BED	13	16853.92	219101.00	1.15
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	10	38790.90	387909.00	2.04
	80257 INTERNAL MED NO SURGERY M.D.	2	8250.00	16500.00	0.09
	80611 HOSPITAL FOR PROFIT BED	7	75830.14	530811.00	2.80
	80212 DENTIST EMPLOYED ORAL SURGERY	8	50043.13	400345.00	2.11
	80151 ANESTHESIOLOGY M.D.	10	148714.20	1487142.00	7.83
	80267 PEDIATRICS NO SURGERY M.D.	4	79051.25	316205.00	1.67
	80145 SURGERY UROLOGICAL M.D.	3	76166.67	228500.00	1.20
	80114 SURGERY OPHTHALMOLOGY M.D.	3	6166.67	18500.00	0.10
	80210 DENTAL HYGIENISTS	1	3000.00	3000.00	0.02
	80102 EMERGENCY MED NO SURGERY M.D.	4	28625.00	114500.00	0.60

(CONT INUED)

COMPANY INDEMNITY ANALYSIS

9:56 FRIDAY, OCTOBER 26, 1984

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ALL COMPANIES FOR YEAR: 82

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80923 NURSE HOME FOR PROFIT BED	3	11000.00	33000.00	0.17
	80924 NURSE HOME NOT PROFIT BED	2	5039.00	10078.00	0.05
	80280 RADIOLOGY DIAGNOSTIC MINJR SURG M.D.	1	2000.00	2000.00	0.01
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	3	55333.33	167500.00	0.88
	80152 SURGERY NEUROLOGY M.D.	3	183333.33	550000.00	2.90
	80613 CLINICS OUTP ONLY FOR PROFIT VISITS	3	500.00	1500.00	0.01
	80249 PSYCHIATRY M.D.	3	20583.33	61750.00	0.33
	80268 PHYSICIANS NO SURGERY NOC M.D.	3	6583.33	19750.00	0.10
	84999 ADD CHG PARTNERSHIP LIABILITY D.O.	3	10166.67	30500.00	0.16
	84421 FAMILY PHYSICIAN MINOR SURG D.O.	3	48456.00	145368.00	0.77
	84154 SURGERY ORTHOPEDIC D.O.	2	83531.00	167062.00	0.88
	80410 CHIROPRACTORS	1	10000.00	10000.00	0.05
	80284 INTERNAL MED MINOR SURG M.D.	2	47500.00	95000.00	0.50
	80166 SURGERY ABDOMINAL M.D.	1	97500.00	97500.00	0.51
	80146 SURGERY VASCULAR M.D.	1	40000.00	40000.00	0.21
	80256 DERMATOLOGY NO SURGERY M.D.	3	3857.67	11573.00	0.06
	80234 PHARMACOLOGY CLINICAL M.D.	2	6750.00	13500.00	0.07
	80167 SURGERY GYNECOLOGY M.D.	1	10000.00	10000.00	0.05
	80159 SURGERY OTORHINOLARYNGOLOGY M.D.	1	25000.00	25000.00	0.13

(CONT INUED)

COMPANY INDEMNITY ANALYSIS

9:56 FRIDAY, OCTOBER 26, 1984

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ALL COMPANIES FOR YEAR: 82

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	59112 PHARMACISTS	1	750.00	750.00	0.00
	84214 INTERNAL MED MINOR SURG D.O.	1	82500.00	82500.00	0.43
	84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	1	4500.00	4500.00	0.02
	80610 HOSPITAL FOR PROFIT VISITS	2	500.00	1000.00	0.01
	80292 PATHOLOGY MINOR SURG M.D.	1	72650.00	72650.00	0.38
	84143 SURGERY GENERAL NOC D.O.	1	3500.00	3500.00	0.02
	80998 NURSE	1	20000.00	20000.00	0.11
	80960 NURSE ANESTHETISTS	1	200.00	200.00	0.00
	80916 MENTAL INSTITUTE NOT PROFIT BED	1	3500.00	3500.00	0.02
	80617 HOSPITAL NOT PROFIT VISITS	1	500723.00	500723.00	2.64
	80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	2	3851.50	7703.00	0.04
	80288 NEUROLOGY MINOR SURG M.D.	1	10000.00	10000.00	0.05
	80241 GASTROENTEROLOGY NO SURGERY M.D.	1	47500.00	47500.00	0.25
	80233 OCCUPATIONAL MED M.D.	1	50000.00	50000.00	0.26
	80223 DENTIST FED GOVERNMENT NOC	1	3000.00	3000.00	0.02
	84965 HOSPITAL OSTEOPATH BED	1	15000.00	15000.00	0.08
	84256 DERMATOLOGY NO SURGERY D.O.	1	1250.00	1250.00	0.01
	84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	1	2500.00	2500.00	0.01
	84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	1	4000.00	4000.00	0.02
	80992 BLOOD BANKS	1	750.00	750.00	0.00

(CONT INUED)

COMPANY INDEMNITY ANALYSIS

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ALL COMPANIES FOR YEAR: 82

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80715 MEDICAL DR X-RAY LABORATORY	1	12000.00	12000.00	0.06
	80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	1	900.00	900.00	0.00
	80217 DENTIST MILITARY X-RAY THERAPY	1	10000.00	10000.00	0.05
	80174 MILITARY MAJOR SURGERY GROUP 3 M.D.	1	104040.00	104040.00	0.55
	80106 SURGERY LARYNGOLOGY M.D.	1	49035.00	49035.00	0.26
	80104 SURGERY GASTROENTEROLOGY M.D.	1	20000.00	20000.00	0.11
YES	00000 NO AVAILABLE DEFINITION	100	31664.75	3166475.00	16.68
TOTAL		476	39886.93	18986181.00	100.00

COMPANY INDEMNITY ANALYSIS

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ALL COMPANIES FOR YEAR: 81

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80612 HOSPITAL NOT PROFIT BED	61	23681.62	1444579.00	15.49
	80211 DENTIST NDC	32	3077.66	98485.00	1.06
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	27	32029.89	864807.00	9.27
	80143 SURGERY GENERAL NDC M.D.	13	25894.62	336500.00	3.61
	80154 SURGERY ORTHOPEDIC M.D.	17	39641.53	673906.00	7.23
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	17	37471.12	637009.00	6.83
	80999 ADJ CHG PARTNERSHIP LIABILITY M.D.	26	37598.19	977553.00	10.48
	80117 SURGERY GENERAL PRACTICE M.D.	8	18312.50	146500.00	1.57
	93215 HOSPITAL GOVERNMENT BED	5	4040.20	20201.00	0.22
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	5	13100.00	65500.00	0.70
	80257 INTERNAL MED NO SURGERY M.D.	2	33500.00	67000.00	0.72
	80611 HOSPITAL FOR PROFIT BED	7	58691.71	410842.00	4.40
	80212 DENTIST EMPLOYED ORAL SURGERY	8	16543.13	132345.00	1.42
	80151 ANESTHESIOLOGY M.D.	6	37631.00	225786.00	2.42
	80267 PEDIATRICS NO SURGERY M.D.	3	64307.00	192921.00	2.07
	80145 SURGERY UROLOGICAL M.D.	2	26250.00	52500.00	0.56
	80114 SURGERY OPHTHALMOLOGY M.D.	3	32500.00	97500.00	1.05
	80210 DENTAL HYGIENISTS	4	7875.00	31500.00	0.34
	80156 SURGERY PLASTIC M.D.	5	5810.00	29050.00	0.31

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COMPANY INDEMNITY ANALYSIS

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ALL COMPANIES FOR YEAR: 81

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80102 EMERGENCY MED NO SURGERY M.D.	4	80004.75	320019.00	3.43
	80923 NURSE HOME FOR PROFIT BED	3	8086.00	24258.00	0.26
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	2	35000.00	70000.00	0.75
	80152 SURGERY NEUROLOGY M.D.	2	231000.00	462000.00	4.95
	80144 SURGERY THORACIC M.D.	2	55000.00	110000.00	1.19
	80249 PSYCHIATRY M.D.	2	37750.00	75500.00	0.81
	80268 PHYSICIANS NO SURGERY NOC M.D.	2	6750.00	13500.00	0.14
	80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY M.D.	1	45000.00	45000.00	0.48
	80154 SURGERY ORTHOPEDIC D.D.	2	41875.00	83750.00	0.90
	80293 PEDIATRICS MINOR SURG M.D.	1	200000.00	200000.00	2.14
	80277 GYNECOLOGY MINOR SURG M.D.	1	2580.00	2580.00	0.03
	80166 SURGERY ABDOMINAL M.D.	1	6250.00	6250.00	0.07
	80146 SURGERY VASCULAR M.D.	1	10000.00	10000.00	0.11
	80294 PHYSICIAN MINOR SURGERY NOC M.D.	1	500.00	500.00	0.01
	80282 DERMATOLOGY MINOR SURGERY M.D.	1	1000.00	1000.00	0.01
	80256 DERMATOLOGY NO SURGERY M.D.	1	15000.00	15000.00	0.16
	80159 SURGERY OTORHINOLARYNGOLOGY M.D.	1	25000.00	25000.00	0.27
	80617 HOSPITAL NOT PROFIT VISITS	1	50000.00	50000.00	0.54
	80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	1	5000.00	5000.00	0.05

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COMPANY INDEMNITY ANALYSIS

9:56 FRIDAY, OCTOBER 26, 1984 11

ALL COMPANIES FOR YEAR: 81

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80235 PHYSICAL MED AND REHAUILLITATION M.D.	1	10000.00	10000.00	0.11
	80233 OCCUPATIONAL MED M.D.	1	350.00	350.00	0.00
	80223 DENTIST FED GOVERNMENT NOC	1	58000.00	58000.00	0.62
	84156 SURGERY PLASTIC D.O.	1	15750.00	15750.00	0.17
	80993 CHIROPDIDIST	1	4000.00	4000.00	0.04
	80251 NEUROLOGY NO SURGERY M.D.	1	50000.00	50000.00	0.54
	80168 SURGERY OBSTETRICS M.D.	1	17500.00	17500.00	0.19
YES	00000 NO AVAILABLE DEFINITION	23	49889.13	1147427.00	12.30
TOTAL		311	29989.93	9326868.00	100.00

COMPANY INDEMNITY ANALYSIS

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ALL COMPANIES FOR YEAR: 80

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80612 HOSPITAL NOT PROFIT BED	41	17775.24	729645.00	11.18
	80211 DENTIST NOC	19	1663.95	31615.00	0.48
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	10	13486.00	134860.00	2.07
	80143 SURGERY GENERAL NOC M.D.	16	26515.75	424300.00	6.50
	80154 SURGERY ORTHOPEDIC M.D.	17	31765.24	540009.00	8.28
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	9	20715.33	186439.00	2.86
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	7	104135.71	728950.00	11.17
	80117 SURGERY GENERAL PRACTICE M.D.	17	24566.35	417628.00	6.40
	93215 HOSPITAL GOVERNMENT BED	3	1100.00	3300.00	0.05
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	7	4521.57	31651.00	0.49
	80257 INTERNAL MED NO SURGERY M.D.	9	28090.22	252812.00	3.87
	80611 HOSPITAL FOR PROFIT BED	6	1761.17	10567.00	0.16
	80212 DENTIST EMPLOYED ORAL SURGERY	9	27722.22	249500.00	3.82
	80151 ANESTHESIOLOGY M.D.	6	91302.33	547817.00	8.40
	80257 PEDIATRICS NO SURGERY M.D.	3	5600.00	16800.00	0.26
	80145 SURGERY UROLOGICAL M.D.	2	10875.00	21750.00	0.33
	80114 SURGERY OPHTHALMOLOGY M.D.	3	6361.00	19083.00	0.29
	80210 DENTAL HYGIENISTS	1	1500.00	1500.00	0.02
	80156 SURGERY PLASTIC M.D.	2	19250.00	38500.00	0.59

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COMPANY INDEMNITY ANALYSIS

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ALL COMPANIES FOR YEAR: 90

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80102 EMERGENCY MED NO SURGERY M.D.	3	5416.67	16250.00	0.25
	80923 NURSE HOME FOR PROFIT BED	3	2701.67	8105.00	0.12
	80924 NURSE HOME NOT PROFIT BED	1	233.00	233.00	0.00
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	1	1000.00	1000.00	0.02
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	2	3355.00	6710.00	0.10
	80152 SURGERY NEUROLOGY M.D.	2	3000.00	6000.00	0.09
	80249 PSYCHIATRY M.D.	1	5000.00	5000.00	0.08
	80268 PHYSICIANS NO SURGERY NDC M.D.	1	1000.00	1000.00	0.02
	80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	1	3750.00	3750.00	0.06
	84999 ADD CHG PARTNERSHIP LIABILITY D.D.	1	350.00	350.00	0.01
	84154 SURGERY ORTHOPEDIC D.D.	1	14000.00	14000.00	2.15
	80410 CHIROPRACTORS	2	2600.00	5200.00	0.08
	80293 PEDIATRICS MINOR SURG M.D.	3	22018.67	66054.20	10.12
	80284 INTERNAL MED MINOR SURG M.D.	2	18250.00	36500.00	0.55
	80277 GYNECOLOGY MINOR SURG M.D.	2	500.00	1000.00	0.02
	80166 SURGERY ABDOMINAL M.D.	2	18200.00	36400.00	0.56
	80294 PHYSICIAN MINOR SURGERY NDC M.D.	3	11573.67	34721.00	0.53
	80282 DERMATOLOGY MINOR SURGERY M.D.	2	575.00	1150.00	0.02
	80234 PHARMACOLOGY CLINICAL M.D.	2	15000.00	30000.00	0.46

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COMPANY INDEMNITY ANALYSIS

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ALL COMPANIES FOR YEARS 80

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80167 SURGERY GYNECOLOGY M.D.	2	2625.00	5250.00	0.08
	80266 PATHOLOGY NO SURGERY M.D.	1	100000.00	100000.00	1.53
	80916 MENTAL INSTITUTE NOT PROFIT UED	1	6250.00	6250.00	0.10
	80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	1	2000.00	2000.00	0.03
	80254 ALLERGY M.D.	1	40000.00	40000.00	0.61
	80235 PHYSICAL MED AND REHABILITATION M.D.	1	25000.00	25000.00	0.38
	80115 SURGERY COLON AND RECTAL M.D.	1	2200.00	2200.00	0.03
	80997 MENTAL INSTITUTE FOR PROFIT UED	1	250000.00	250000.00	3.83
	80937 OPTICIANS	1	1200.00	1200.00	0.02
	80289 OPHTHALMOLOGY MINOR SURG M.D.	1	90000.00	90000.00	1.38
YES	00000 NO AVAILABLE DEFINITION	24	25916.58	621998.00	9.53
TOTAL		257	25387.30	6524535.00	100.00

COMPANY INDEMNITY ANALYSIS

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ALL COMPANIES FOR YEAR: 79

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80612 HOSPITAL NOT PROFIT BED	31	10748.00	333188.00	5.03
	80211 DENTIST NOC	29	1944.59	56393.00	0.85
	80153 SURGERY OBSTETRICS GYNFCOLOGY M.D.	19	21236.74	403498.00	6.09
	80143 SURGERY GENERAL NOC M.D.	23	10284.78	236550.00	3.57
	80154 SURGERY ORTHOPEDIC M.D.	22	49836.59	1096405.00	16.55
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	19	23207.34	440949.00	6.66
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	10	123425.00	1234250.00	18.63
	80117 SURGERY GENERAL PRACTICE M.D.	11	27717.09	304888.00	4.60
	93215 HOSPITAL GOVERNMENT BED	6	2084.00	12504.00	0.19
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	7	2750.00	19250.00	0.29
	80257 INTERNAL MED NO SURGERY M.D.	7	11250.00	78750.00	1.19
	80611 HOSPITAL FOR PROFIT BED	8	8664.63	69317.00	1.05
	80212 DENTIST EMPLOYED ORAL SURGERY	1	2500.00	2500.00	0.04
	80151 ANESTHESIOLOGY M.D.	4	78750.00	315000.00	4.75
	80267 PEDIATRICS NO SURGERY M.D.	2	1750.00	3500.00	0.05
	80145 SURGERY UROLOGICAL M.D.	2	111500.00	223000.00	3.37
	80114 SURGERY OPHTHALMOLOGY M.D.	3	19166.67	57500.00	0.87
	80210 DENTAL HYGIENISTS	5	5640.00	28200.00	0.43
	80156 SURGERY PLASTIC M.D.	5	19700.00	98500.00	1.49

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COMPANY INDEMNITY ANALYSIS

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ALL COMPANIES FOR YEAR: 79

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80102 EMERGENCY MED NO SURGERY M.D.	2	4612.50	9225.00	0.14
	80923 NURSE HOME FOR PROFIT BED	4	28352.50	113450.00	1.71
	80924 NURSE HOME NOT PROFIT BED	4	19382.00	77528.00	1.17
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	1	3500.00	3500.00	0.05
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	3	26833.33	80500.00	1.22
	80152 SURGERY NEUROLOGY M.D.	1	100000.00	100000.00	1.51
	80144 SURGERY THORACIC M.D.	3	10833.33	32500.00	0.49
	80613 CLINICS OUTP ONLY FOR PROFIT VISITS	2	1280.00	2560.00	0.04
	80249 PSYCHIATRY M.D.	1	247.00	247.00	0.00
	80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	1	300.00	300.00	0.00
	84999 ADD CHG PARTNERSHIP LIABILITY D.O.	1	100000.00	100000.00	1.51
	80410 CHIROPRACTORS	1	3000.00	3000.00	0.05
	80284 INTERNAL MED MINOR SURG M.D.	1	25000.00	25000.00	0.38
	80277 GYNECOLOGY MINOR SURG M.D.	1	5000.00	5000.00	0.08
	80172 MILITARY MAJOR SURGERY GROUP I M.D.	2	7500.00	15000.00	0.23
	80167 SURGERY GYNECOLOGY M.D.	1	3750.00	3750.00	0.06
	59112 PHARMACISTS	1	750.00	750.00	0.01
	84230 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	2	11250.00	22500.00	0.34
	80998 NURSE	1	11000.00	11000.00	0.17

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COMPANY INDEMNITY ANALYSIS

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ALL COMPANIES FOR YEAR: 79

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80288 NEUROLOGY MINOR SURG M.D.	1	1500.00	1500.00	0.02
	80254 ALLERGY M.D.	1	15000.00	15000.00	0.23
	80241 GASTROENTEROLOGY NO SURGERY M.D.	1	4000.00	4000.00	0.06
	84175 MILITARY MAJOR SURGERY GROUP 4 D.O.	1	15000.00	15000.00	0.23
	84172 MILITARY MAJOR SURGERY GROUP 1 D.O.	1	2000.00	2000.00	0.03
	80225 DENTIST FED GOVERNMENT ORAL SURGERY	1	5000.00	5000.00	0.08
	80170 SURGERY HEAD AND NECK M.D.	1	3500.00	3500.00	0.05
	80148 ADD CHG EMPLOYED TECH RADIUM M.D.	1	2500.00	2500.00	0.04
	80131 MILITARY NO SURGERY M.D.	1	2000.00	2000.00	0.03
YES	00000 NO AVAILABLE DEFINITION	33	28910.03	954031.00	14.40
TOTAL		239	22922.09	6624483.00	100.00

COMPANY INDEMNITY ANALYSIS

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ALL YEARS 1979-1983

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80612 HOSPITAL NOT PROFIT M.D.	273	38140.63	10412393.00	16.55
	80211 DENTIST M.D.	153	7225.81	1105549.00	1.77
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	108	51080.40	5516683.00	8.82
	80143 SURGERY GENERAL M.D. M.D.	105	39700.00	4168500.00	6.67
	80154 SURGERY ORTHOPEDIC M.D.	104	47184.25	4907162.00	7.85
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	78	31795.23	2479248.00	3.97
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	76	65423.26	4972168.00	7.95
	80117 SURGERY GENERAL PRACTICE M.D.	56	33686.82	1886462.00	3.02
	93215 HOSPITAL GOVERNMENT M.D.	44	15614.23	687026.00	1.10
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	38	21133.16	803060.00	1.28
	80257 INTERNAL MED NO SURGERY M.D.	32	29675.00	949600.00	1.52
	80611 HOSPITAL FOR PROFIT M.D.	31	49285.06	1527837.00	2.44
	80212 DENTIST EMPLOYED ORAL SURGERY	30	30389.67	911690.00	1.46
	80151 ANESTHESIOLOGY M.D.	30	106684.13	3200524.00	5.12
	80267 PEDIATRICS NO SURGERY M.D.	19	37722.42	716726.00	1.15
	80145 SURGERY UROLOGICAL M.D.	18	49811.11	896600.00	1.43
	80114 SURGERY OPHTHALMOLOGY M.D.	18	16060.17	289083.00	0.46
	80210 DENTAL HYGIENISTS	17	5188.24	88200.00	0.14
	80156 SURGERY PLASTIC M.D.	17	27961.76	475350.00	0.76

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COMPANY INDemnITY ANALYSIS

9:50 FRIDAY, OCTOBER 26, 1954 19

ALL YEARS 1979-1983

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80102 EMERGENCY MED NO SURGERY M.D.	17	32005.53	544094.00	0.87
	80923 NURSE HOME FOR PROFIT SEC	16	11844.50	189512.00	0.30
	80924 NURSE HOME NOT PROFIT STD	12	9521.53	115462.00	0.18
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	10	41116.70	411167.00	0.66
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	10	25529.40	255294.00	0.41
	80152 SURGERY NEUROLOGY M.D.	10	117076.60	1170766.00	1.87
	80144 SURGERY THORACIC M.D.	10	23449.90	234499.00	0.38
	80613 CLINICS OUTP ONLY FOR PROFIT VISITS	8	57070.00	456560.00	0.73
	80249 PSYCHIATRY M.D.	8	17818.38	142547.00	0.23
	80258 PHYSICIANS NO SURGERY NOC M.D.	7	4992.86	34950.00	0.06
	80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY M.D.	6	28425.00	170550.00	0.27
	84999 ADD CHG PARTNERSHIP LIABILITY D.O.	5	26170.00	130850.00	0.21
	84421 FAMILY PHYSICIAN MINOR SURG D.O.	5	36173.60	180868.00	0.29
	84154 SURGERY ORTHOPEDIC D.O.	5	78162.40	390812.00	0.63
	80410 CHIROPRACTORS	5	4840.00	24200.00	0.04
	80293 PEDIATRICS MINOR SURG M.D.	5	202108.40	1010542.00	1.62
	80284 INTERNAL MED MINOR SURG M.D.	5	31300.00	156500.00	0.25
	80277 GYNECOLOGY MINOR SURG M.D.	5	2316.00	11580.00	0.02

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COMPANY INDEMNITY ANALYSIS

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ALL YEARS 1979-1983

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80172 MILITARY MAJOR SURGERY GROUP I M.D.	5	7050.00	35250.00	0.06
	80156 SURGERY ABDOMINAL M.D.	5	29530.00	147650.00	0.24
	80146 SURGERY VASCULAR M.D.	5	36000.00	180000.00	0.29
	80294 PHYSICIAN MINOR SURGERY M.D.	4	8805.25	35221.00	0.06
	80282 DERMATOLOGY MINOR SURGERY M.D.	4	3037.50	12150.00	0.02
	80256 DERMATOLOGY NO SURGERY M.D.	4	6643.25	26573.00	0.04
	80234 PHARMACOLOGY CLINICAL M.D.	4	10875.00	43500.00	0.07
	80167 SURGERY GYNECOLOGY M.D.	4	4750.00	19000.00	0.03
	80159 SURGERY OTORHINOLARYNGOLOGY M.D.	4	14312.50	57250.00	0.09
	51112 PHARMACISTS	4	1966.00	7864.00	0.01
	84284 INTERNAL MED MINOR SURG D.O.	3	30000.00	91800.00	0.15
	84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	3	8333.33	25000.00	0.04
	84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	3	122459.67	367379.00	0.59
	80610 HOSPITAL FOR PROFIT VISITS	3	1666.67	5000.00	0.01
	80292 PATHOLOGY MINOR SURG M.D.	3	87550.00	262650.00	0.42
	80266 PATHOLOGY NO SURGERY M.D.	3	40500.00	121500.00	0.19
	84143 SURGERY GENERAL NOC D.O.	2	79750.00	159500.00	0.26
	80998 NURSE	2	15500.00	31000.00	0.05
	80960 NURSE ANESTHETISTS	2	145.00	290.00	0.00

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COMPANY INDEMNITY ANALYSIS

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ALL YEARS 1979-1983

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80916 MENTAL INSTITUTE NOT PROFIT MED	2	4875.00	9750.00	0.02
	80617 HOSPITAL NOT PROFIT VISITS	2	275361.50	550723.00	0.88
	80291 OTORHINOLARYNGOLOGY MINDR SURG M.D.	2	3851.50	7703.00	0.01
	80298 NEUROLOGY MINDR SURG M.D.	2	5750.00	11500.00	0.02
	80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	2	3500.00	7000.00	0.01
	80254 ALLERGY M.D.	2	27500.00	55000.00	0.09
	80241 GASTROENTEROLOGY NJ SURGERY M.D.	2	25750.00	51500.00	0.09
	80235 PHYSICAL MED AND REHABILITATION M.D.	2	17500.00	35000.00	0.05
	80233 OCCUPATIONAL MED M.D.	2	25175.00	50350.00	0.08
	80223 DENTIST FED GOVERNMENT NOC	2	30500.00	61000.00	0.10
	80141 SURGERY CARDIAC M.D.	2	16000.00	32000.00	0.05
	80115 SURGERY COLON AND RECTAL M.D.	2	18600.00	37200.00	0.06
	84965 HOSPITAL OSTEOPATH D.D.	1	15000.00	15000.00	0.02
	84256 DERMATOLOGY NO SURGERY D.D.	1	1250.00	1250.00	0.00
	84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.D.	1	2500.00	2500.00	0.00
	84175 MILITARY MAJOR SURGERY GROUP 4 D.D.	1	15000.00	15000.00	0.02
	84172 MILITARY MAJOR SURGERY GROUP 1 D.D.	1	2000.00	2000.00	0.00
	84156 SURGERY PLASTIC D.D.	1	15750.00	15750.00	0.03

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COMPANY INDEMNITY ANALYSIS

9:56 FRIDAY, OCTOBER 26, 1984 22

ALL YEARS 1979-1983

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	1	4000.00	4000.00	0.01
	80997 MENTAL INSTITUTE FOR PROFIT BED	1	250000.00	250000.00	0.40
	80993 CHIROPDIST	1	4000.00	4000.00	0.01
	80992 BLOOD BANKS	1	750.00	750.00	0.00
	80937 OPTICIANS	1	1200.00	1200.00	0.00
	80715 MEDICAL OR X-RAY LABORATORY	1	12000.00	12000.00	0.02
	80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	1	1470.00	1470.00	0.00
	80289 OPHTHALMOLOGY MINOR SURG M.D.	1	90000.00	90000.00	0.14
	80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	1	195000.00	195000.00	0.31
	80278 HEMATOLOGY MINOR SURG M.D.	1	12500.00	12500.00	0.02
	80269 PULMONARY DISEASE NO SURGERY M.D.	1	350000.00	350000.00	0.56
	80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	1	900.00	900.00	0.00
	80251 NEUROLOGY NO SURGERY M.D.	1	50000.00	50000.00	0.08
	80225 DENTIST FED GOVERNMENT ORAL SURGERY	1	5000.00	5000.00	0.01
	80217 DENTIST MILITARY X-RAY THERAPY	1	10000.00	10000.00	0.02
	80174 MILITARY MAJOR SURGERY GROUP 3 M.D.	1	104040.00	104040.00	0.17
	80170 SURGERY HEAD AND NECK M.D.	1	3500.00	3500.00	0.01
	80168 SURGERY OBSTETRICS M.D.	1	17500.00	17500.00	0.03

(CONTINUED)

COMPANY INDEMNITY ANALYSIS

9:56 FRIDAY, OCTOBER 25, 1984 23

ALL YEARS 1979-1983

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80157 EMERGENCY MED MAJOR SURG M.D.	1	1500.00	1500.00	0.00
	80150 SURGERY CARDIOVASCULAR DISEASE M.D.	1	158000.00	158000.00	0.25
	80148 ADD CHG EMPLOYED TECH RADIUM M.D.	1	2500.00	2500.00	0.00
	80131 MILITARY NO SURGERY M.D.	1	2000.00	2000.00	0.00
	80106 SURGERY LARYNGOLOGY M.D.	1	49035.00	49035.00	0.08
	80104 SURGERY GASTROENTEROLOGY M.D.	1	20000.00	20000.00	0.03
YES	00000 NO AVAILABLE DEFINITION	209	33310.10	6961311.00	11.14
TOTAL		1726	36222.55	62520123.00	100.00

TABLE X

We have also included a table showing the claim activity of each insurer as reported to us each year. If insurers are not reporting claims as they should, we will be contacting them concerning disciplinary measures we may find necessary to employ in order to acquire greater attention to detail on their part. We do intend to maintain a full and accurate data base in this line of business.

COMPANY INDEMNITY ANALYSIS
1993

16:26 FRIDAY, OCTOBER 26, 1994

31

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
MEDICAL PROTECTIVE COMPANY	102	43691.73	4456556.00	21.16
MISSOURI PROFESSIONAL LIABILITY INSASSOC	54	34268.11	1850478.00	8.79
PROFESSIONAL MUTUAL INS CO	51	50871.10	2594426.00	12.32
ST PAUL FIRE & MARINE INSURANCE CO	45	44075.56	1983400.00	9.42
AETNA CASUALTY AND SURETY COMPANY	42	126555.69	5315339.00	25.24
MEDICAL DEFENSE ASSOCIATES	28	99713.64	2791982.00	13.26
MISSOURI MEDICAL INSURANCE COMPANY	27	49933.11	1349544.00	6.41
FEDERAL INSURANCE COMPANY	10	3615.00	36150.00	0.17
ST PAUL MERCURY INSURANCE COMPANY	6	3549.17	21295.00	0.10
PROVIDERS INS CO	4	6544.25	26177.00	0.12
GULF INSURANCE COMPANY	4	10062.50	40250.00	0.19
ATLANTIC INSURANCE COMPANY	4	70375.00	281500.00	1.34
UNITED STATES FIDELITY & GUARANTY CO	2	4500.00	9000.00	0.04
GENERAL INSURANCE CO OF AMERICA	2	1500.00	3000.00	0.01
RISK CONTROL ASSOCIATES INC	2	3625.00	7250.00	0.03
DRUGGISTS MUTUAL INSURANCE COMPANY	2	1182.00	2364.00	0.01
GLACIER GENERAL ASSURANCE COMPANY	1	35000.00	35000.00	0.17
CASUALTY INDEMNITY EXCHANGE	1	156000.00	156000.00	0.74
SELECT INSURANCE COMPANY	1	2000.00	2000.00	0.01
NATIONAL CHIROPRACTIC MUTUAL INS CO	1	6000.00	6000.00	0.03
SAFECO INSURANCE COMPANY OF AMERICA	1	95.00	95.00	0.00
INTERNATIONAL INSURANCE COMPANY	1	10000.00	10000.00	0.05
CONTINENTAL INSURANCE COMPANY THE	1	80000.00	80000.00	0.38

(CONTINUED)

COMPANY INDEMNITY ANALYSIS
1983

10:26 FRIDAY, OCTOBER 26, 1984

32

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
COMPANY NAME:				
NATIONAL INDEMNITY COMPANY	1	250.00	250.00	0.00
TOTAL	193	53582.84	21058056.00	100.00

COMPANY INDEMNITY ANALYSIS
1982

13:18 FRIDAY, OCTOBER 26, 1984 37

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
MEDICAL PROTECTIVE COMPANY	89	20106.02	1789436.00	9.42
ST PAUL FIRE & MARINE INSURANCE CO	74	35599.72	2634379.00	13.88
AETNA CASUALTY AND SURETY COMPANY	60	56924.70	3415482.00	17.99
PROFESSIONAL MUTUAL INS CO	60	31238.63	1874318.00	9.87
FEDERAL INSURANCE COMPANY	48	17854.27	857005.00	4.51
MISSOURI PROFESSIONAL LIABILITY INSASSOC	46	49973.43	2298778.00	12.11
NOT ON COMPANY FILE ?	16	72875.00	1166000.00	6.14
ARGONAUT INSURANCE COMPANY	15	24220.00	363300.00	1.91
MISSOURI MEDICAL INSURANCE COMPANY	12	151232.83	1814794.00	9.56
GULF INSURANCE COMPANY	10	16900.90	169009.00	0.89
UNITED STATES FIDELITY & GUARANTY CO	10	91440.00	914400.00	4.82
PACIFIC INDEMNITY COMPANY	5	25898.00	129490.00	0.68
RISK CONTROL ASSOCIATES INC	4	3925.75	15703.00	0.08
WESTERN CASUALTY AND SURETY COMPANY	4	34125.00	136500.00	0.72
VIGILANT INSURANCE COMPANY	4	61312.50	245250.00	1.29
ATLANTIC INSURANCE COMPANY	2	57500.00	115000.00	0.61
MARYLAND CASUALTY COMPANY	2	325000.00	650000.00	3.42
GLACIER GENERAL ASSURANCE COMPANY	2	171750.00	343500.00	1.81
GENERAL INSURANCE CO OF AMERICA	2	4000.00	8000.00	0.04
INTEGRITY INSURANCE COMPANY	2	242.00	484.00	0.00
CHICAGO INSURANCE COMPANY	2	1021.50	2043.00	0.01
PROVIDERS INS CO	1	2060.00	2060.00	0.01
CASUALTY INDEMNITY EXCHANGE	1	7500.00	7500.00	0.04

(CONTINUED)

COMPANY INDEMNITY ANALYSIS
1982

13:18 FRIDAY, OCTOBER 26, 1984 38

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NATIONAL CHIROPRACTIC MUTUAL INS CO	1	10000.00	10000.00	0.05
SAFECO INSURANCE COMPANY OF AMERICA	1	1000.00	1000.00	0.01
DRUGGISTS MUTUAL INSURANCE COMPANY	1	750.00	750.00	0.00
PRUDENTIAL PROPERTY & CASUALTY INS CO	1	7000.00	7000.00	0.04
LUMBERMENS MUTUAL CASUALTY CO	1	15000.00	15000.00	0.08
TOTAL	476	39886.93	18986181.00	100.00

COMPANY INDEMNITY ANALYSIS
1981

11:02 FRIDAY, OCTOBER 26, 1984 20

COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
MEDICAL PROTECTIVE COMPANY	87	22586.76	1965048.00	21.07
ST PAUL FIRE & MARINE INSURANCE CO	64	20839.44	1333724.00	14.30
AETNA CASUALTY AND SURETY COMPANY	43	56160.73	2695715.00	28.93
PROFESSIONAL MUTUAL INS CO	42	31464.62	1321514.00	14.17
NOT ON COMPANY FILE ?	24	9492.79	227827.00	2.44
MEDICAL DEFENSE ASSOCIATES	16	50480.25	807654.00	8.66
UNITED STATES FIDELITY & GUARANTY CO	15	27172.00	407580.00	4.37
MISSOURI MEDICAL INSURANCE COMPANY	3	37431.25	299850.00	3.21
RISK CONTROL ASSOCIATES INC	3	34142.00	102426.00	1.10
MISSOURI PROFESSIONAL LIABILITY INSASSOC	1	500.00	500.00	0.01
GULF INSURANCE COMPANY	1	2500.00	2500.00	0.03
VIGILANT INSURANCE COMPANY	1	130000.00	130000.00	1.39
HARTFORD ACCIDENT & INDEMNITY CO	1	32500.00	32500.00	0.35
TOTAL	311	29989.93	9326868.00	100.00

TABLE XI

Another new table is at last provided for the legislature that tracks the legal disposition of the claims through our judicial system. The claims are divided into two general categories: those for the plaintiff and those for the defendant. The column headings that are abbreviated mean as follows:

INC-RPT	Average number of months from date of incident to date of first report to insurer.
INC-DSP	Average number of months from date of incident to date of closure of claim by insurer.
AVG-SEV	Average severity of loss for these claims.

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DISPOSITION OF CLAIM - 1983
ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF							
BEFORE FILING SUIT OR HEARING	111	28.24	9	18	4	17,127	1,410
BEFORE TRIAL OR HEARING	145	36.89	19	53	4	49,488	5,199
DURING TRIAL OR HEARING	6	1.52	15	45	5	320,833	17,895
NOT SPECIFIED	16	4.07	12	40	5	94,937	5,878
TOTAL SETTLED	278	70.73	15	38	4	45,039	4,578
COURT DISPOSITIONS							
DIRECTED VERDICT FOR PLAINTIFF	32	8.14	16	34	4	35,296	9,975
JUDGEMENT FOR PLAINTIFF	10	2.54	11	44	3	93,516	18,006
ALL OTHER	73	18.57	19	47	5	88,225	7,861
TOTAL COURT DISPOSITIONS	115	29.26	18	43	4	74,235	9,331
TOTAL PAID CLAIM DISPOSITIONS	393	100.00	15	40	4	53,582	5,969

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DISPOSITION OF CLAIM - 1983
ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT							
CLAIM OR SUIT ABANDONED	605	83.44	9	25	3		1,108
COURT DISPOSITIONS							
DIRECTED VERDICT FOR DEFENDENT	22	3.03	11	43	3		5,218
JUDGEMENT NWS FOR PLAINTIFF	2	.27	14	30	4		1,128
JUDGEMENT FOR DEFENDANT	10	1.37	16	57	3		11,700
FOR DEFENDANT AFTER APPEAL	1	.13	18	74	3		54,103
ALL OTHERS INCLUDING DISMISSALS	85	11.72	20	44	4		2,581
TOTAL COURT DISPOSITIONS	120	16.55	18	45	4		4,229
TOTAL UNPAID CLAIM DISPOSITIONS	725	100.00	11	28	3		1,624

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DISPOSITION OF CLAIM - 1982
ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF							
BEFORE FILING SUIT OR HEARING	148	31.09	10	19	3	11,265	1,145
BEFORE TRIAL OR HEARING	212	44.53	19	49	4	38,663	5,398
DURING TRIAL OR HEARING	13	2.73	9	48	5	68,846	21,735
NOT SPECIFIED	11	2.31	21	41	4	65,348	4,116
TOTAL SETTLED	384	80.67	16	37	4	29,889	4,275
COURT DISPOSITIONS							
DIRECTED VERDICT FOR PLAINTIFF	22	4.62	22	46	4	133,452	15,440
JUDGEMENT FOR PLAINTIFF	4	.84	9	44	5	25,675	4,781
FOR PLAINTIFF AFTER APPEAL	1	.21	26	83	6	50,000	13,612
ALL OTHER	65	13.65	20	51	5	67,997	5,226
TOTAL COURT DISPOSITIONS	92	19.32	20	50	5	81,613	7,740
TOTAL PAID CLAIM DISPOSITIONS	476	100.00	17	40	4	39,886	4,945

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DISPOSITION OF CLAIM - 1982
ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT							
CLAIM OR SUIT ABANDONED	668	80.96	8	22	3		1,030
COURT DISPOSITIONS							
DIRECTED VERDICT FOR DEFENDENT	41	4.96	21	51	3		5,189
JUDGEMENT NWS FOR PLAINTIFF	1	.12	26	61	3		
JUDGEMENT FOR DEFENDANT	12	1.45	23	55	4		8,393
FOR DEFENDANT AFTER APPEAL	7	.84	20	62	5		16,351
ALL OTHERS INCLUDING DISMISSALS	96	11.63	25	51	4		2,023
TOTAL COURT DISPOSITIONS	157	19.03	24	52	4		3,963
TOTAL UNPAID CLAIM DISPOSITIONS	825	100.00	11	28	4		1,588

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DISPOSITION OF CLAIM - 1981
ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF							
BEFORE FILING SUIT OR HEARING	97	31.14	12	19	3	10,773	730
BEFORE TRIAL OR HEARING	129	41.15	15	44	4	37,372	4,361
DURING TRIAL OR HEARING	3	.96	7	34	5	24,166	5,397
NOT SPECIFIED	13	4.18	10	20	2	33,058	4,597
TOTAL SETTLED	241	77.49	13	33	4	26,269	2,930
COURT DISPOSITIONS							
DIRECTED VERDICT FOR PLAINTIFF	15	4.82	13	42	4	47,122	8,295
JUDGEMENT WAS VERDICT FOR DEFENDANT	1	.32	16	75	2	75,000	22,465
JUDGEMENT FOR PLAINTIFF	13	4.18	22	68	4	41,250	8,373
ALL OTHER	41	13.14	19	48	4	40,920	6,138
TOTAL COURT DISPOSITIONS	70	22.50	19	51	4	42,797	7,249
TOTAL PAID CLAIM DISPOSITIONS	311	100.00	14	37	4	29,989	3,902

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DISPOSITION OF CLAIM - 1981
ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT							
CLAIM OR SUIT ABANDONED	435	93.49	7	18	3		699
COURT DISPOSITIONS							
DIRECTED VERDICT FOR DEFENDENT	23	4.41	15	44	5		2,892
JUDGEMENT FOR DEFENDANT	11	2.11	19	52	3		11,133
FOR DEFENDANT AFTER APPEAL	4	.76	11	40	5		2,930
ALL OTHERS INCLUDING DISMISSALS	48	9.21	25	50	4		2,053
TOTAL COURT DISPOSITIONS	36	16.50	21	49	4		3,480
TOTAL UNPAID CLAIM DISPOSITIONS	521	100.00	9	23	4		1,158

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TABLE XII

The source of these tables is independant of the closed claim data used for all the preceding tables. The matter here is financial. These reports show which insurer writes premium in four subcategories of malpractice insurance:

A	Physicians and Surgeons
B	Dentists
C	Nurses
D	Hospitals
E	Total

The reports are sequenced by market share and show the name of the insurer, the premium earned, losses incurred, and loss ratio. In addition, for 1983 only, premium written, losses paid, cash flow loss ratio, and percent unpaid are available. Percent unpaid is deductible from the true loss ratio, since it is calculated thus:

$$\frac{\text{Losses Incurred} - \text{Losses Paid}}{\text{Premium Earned}}$$

MISSOURI FOR 1983 - LINE 11A
MEDICAL MALPRACTICE LIABILITY PHYSICIANS & SURGEONS EXP

11:45 THURSDAY, NOVEMBER 29, 1984

1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	36668	\$5,616,755	24.31	MISSOURI MEDICAL INSURANCE COMPANY
2	000	32654	\$5,358,705	23.19	MEDICAL DEFENSE ASSOCIATES
3	000	11843	\$5,155,000	22.31	MEDICAL PROTECTIVE COMPANY
4	164	24767	\$3,331,000	14.42	ST PAUL FIRE & MARINE INSURANCE CO
5	000	16349	\$1,744,274	7.550	PROFESSIONAL MUTUAL INS CO
6	038	20397	\$499,000	2.160	VIGILANT INSURANCE COMPANY
7	038	20281	\$250,000	1.082	FEDERAL INSURANCE COMPANY
8	000	33367	\$190,658	0.825	RISK CONTROL ASSOCIATES INC
9	052	21105	\$165,000	0.714	NORTH RIVER INSURANCE COMPANY THE
10	000	11290	\$154,000	0.667	GLACIER GENERAL ASSURANCE COMPANY
11	861	40401	\$109,569	0.474	PROVIDERS INS CO
12	041	22217	\$75,000	0.325	GULF INSURANCE COMPANY
13	012	19445	\$70,000	0.303	NATIONAL UNION FIRE INS CO OF PITTSBURG
14	901	22748	\$66,006	0.286	PACIFIC EMPLOYERS INSURANCE COMPANY
15	076	21881	\$54,000	0.234	NATIONAL SURETY CORPORATION
16	000	30546	\$52,924	0.229	COLUMBUS INS CO
17	012	19429	\$36,983	0.160	INSURANCE COMPANY OF THE STATE OF PA
18	001	19070	\$31,000	0.134	STANDARD FIRE INSURANCE COMPANY
19	076	22810	\$22,875	0.099	CHICAGO INSURANCE COMPANY
20	158	24384	\$21,000	0.091	RANGER INSURANCE COMPANY
21	091	19682	\$16,237	0.070	HARTFORD FIRE INSURANCE COMPANY
22	038	20354	\$16,000	0.069	SEA INSURANCE COMPANY LIMITED
23	001	19038	\$13,000	0.056	AETNA CASUALTY AND SURETY COMPANY
24	206	26107	\$11,497	0.050	WESTERN FIRE INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$3,571,935	\$1,084,571	\$3,025,428	85	19.31	54
2	\$5,096,663	\$2,909,247	\$2,131,824	42	54.29	-15
3	\$5,058,000	\$4,464,000	\$4,675,000	92	86.60	4
4	\$2,851,000	\$1,655,000	\$5,286,000	185	49.68	127
5	\$1,782,071	\$2,016,740	\$3,141,390	176	115.62	63
6	\$235,000	\$58,000	\$146,000	62	11.62	37
7	\$233,000	\$258,000	\$443,000	190	103.20	79
8	\$188,936	\$11,750	\$525,250	278	6.16	272
9	\$153,000	\$0	\$0	0	0.00	0
10	\$123,000	\$0	\$103,000	84	0.00	84
11	\$181,684	\$0	\$4,188	2	0.00	2
12	\$105,000	\$22,000	\$28,000	27	29.33	6
13	\$3,060	\$67,159	\$20,557	672	95.94	-1523
14	\$96,377	\$800	\$23,619	25	1.21	24
15	\$10,000	\$0	\$7,000	70	0.00	70
16	\$53,375	\$13,500	\$43,241	81	25.51	56
17	\$38,293	\$0	\$1,250	3	0.00	3
18	\$637,000	\$1,813,000	\$2,203,000	346	5848.39	61
19	\$10,619	\$0	\$105,627	995	0.00	995
20	\$21,000	\$0	\$-29,000	-138	0.00	-138
21	\$18,768	\$0	\$0	0	0.00	0
22	\$12,000	\$0	\$5,000	42	0.00	42
23	\$28,000	\$772,000	\$-471,000	-1682	5938.46	-4439
24	\$11,298	\$0	\$27,109	240	0.00	240

MISSOURI FOR 1983 - LINE 11A
MEDICAL MALPRACTICE LIABILITY PHYSICIANS & SURGEONS EXP

15:17 FRIDAY, NOVEMBER 2, 1984

2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
25	218	20443	\$9,431	0.047	CONTINENTAL CASUALTY COMPANY	\$25,218	\$35,000	\$41,956	166	371.12	28
26	901	22713	\$8,463	0.042	INSURANCE COMPANY OF NORTH AMERICA	\$6,751	\$0	\$-66,042	-978	0.00	-978
27	143	10154	\$7,565	0.038	AMERICAN DRUGGISTS INSURANCE CO	\$8,185	\$0	\$-1,432	-17	0.00	-17
28	031	20087	\$7,000	0.035	NATIONAL INDEMNITY COMPANY	\$11,000	\$0	\$0	0	0.00	0
29	414	11193	\$4,451	0.022	FORUM INSURANCE COMPANY	\$1,656	\$0	\$-1,076	-65	0.00	-65
30	163	24740	\$4,440	0.022	SAFECO INSURANCE COMPANY OF AMERICA	\$5,705	\$95	\$-7,115	-125	2.14	-126
31	232	25895	\$4,000	0.020	UNITED STATES LIABILITY INSURANCE CO	\$2,000	\$0	\$8,000	400	0.00	400
32	163	24732	\$3,687	0.018	GENERAL INSURANCE CO OF AMERICA	\$3,895	\$3,000	\$-32,151	-825	81.37	-902
33	052	21113	\$3,000	0.015	UNITED STATES FIRE INSURANCE CO	\$4,000	\$2,000	\$-397,000	-9925	66.67	-9975
34	143	21989	\$2,000	0.010	COMPASS INSURANCE COMPANY	\$2,000	\$0	\$2,000	100	0.00	100
35	164	24791	\$2,000	0.010	ST PAUL MERCURY INSURANCE COMPANY	\$2,000	\$0	\$0	0	0.00	0
36	196	25887	\$1,397	0.007	UNITED STATES FIDELITY & GUARANTY CO	\$1,197	\$18,500	\$-76,980	-5510	1324.27	-6835
37	225	23248	\$1,342	0.007	OCCIDENTAL FIRE & CASUALTY CO OF NC	\$938	\$0	\$5,948	634	0.00	634
38	020	19704	\$1,000	0.005	AMERICAN STATES INSURANCE COMPANY	\$1,000	\$0	\$-10,000	-1000	0.00	-1000
39	189	25658	\$712	0.004	TRAVELERS INDEMNITY COMPANY	\$386	\$-152	\$65	17	-21.35	56
40	011	19372	\$691	0.003	NORTHERN INSURANCE CO OF NEW YORK	\$633	\$0	\$865	137	0.00	137
41	091	22357	\$484	0.002	HARTFORD ACCIDENT & INDEMNITY CO	\$101	\$0	\$35,000	34653	0.00	34653
42	095	22527	\$481	0.002	HOME INSURANCE COMPANY THE	\$883	\$0	\$0	0	0.00	0
43	143	23949	\$150	0.001	UNIVERSAL REINSURANCE CORPORATION	\$170	\$0	\$-53	-31	0.00	-31
44	185	25534	\$141	0.001	TRANSAMERICA INSURANCE COMPANY	\$405	\$0	\$10,410	2570	0.00	2570
45	095	22519	\$80	0.000	HOME INDEMNITY COMPANY THE	\$78	\$0	\$0	0	0.00	0
46	000	14346	\$50	0.000	IOWA NATIONAL MUTUAL INSURANCE CO	\$52	\$0	\$0	0	0.00	0
47	803	14230	\$0	0.000	IDEAL MUTUAL INSURANCE COMPANY	\$0	\$0	\$13	0	0.00	0
48	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD, CT.	\$6,000	\$0	\$6,000	100	0.00	100
49	901	20699	\$0	0.000	AETNA INSURANCE COMPANY	\$14,000	\$0	\$-115,000	-821	0.00	-821
50	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$17,000	\$161,000	\$-29,000	-171	0.00	-1118
51	143	23906	\$-51	-0.000	NORTHWESTERN NATIONAL CASUALTY CO	\$9	\$0	\$-66	-733	0.00	-733
52	011	19356	\$-222	-0.001	MARYLAND CASUALTY COMPANY	\$-103	\$0	\$557,918	-541668	0.00	-541668
53	901	20702	\$-1,000	-0.005	AETNA FIRE UNDERWRITERS INS CO	\$5,000	\$0	\$2,000	40	0.00	40
54	206	26093	\$-18,000	-0.090	WESTERN CASUALTY AND SURETY COMPANY	\$19,000	\$0	\$-205,000	-1079	0.00	-1079

Line 11A - 1983 Physicians & Surgeons Experience
TOTAL MISSOURI EXPERIENCE FOR THE ABOVE LINE OF INSURANCE

11:45 THURSDAY, NOVEMBER 29, 1984³

OBS	AGGREGATE TRUE LOSS RATIO	TOTAL CASH FLOW LOSS RATIO	TOTAL PERCENT NOT PAID
1	102.499	66.5052	28.1218

TOTALS

Premiums Written	\$23,103,775
Premiums Earned	\$20,658,438
Direct Losses Paid	\$15,365,210
Direct Losses Incurred	\$21,174,743

MISSOURI FOR 1983 - LINE 118
MED MAL LIA3 DENTISTS EXPERIENCE WITH MARKET SHARE

15:20 FRIDAY, NOVEMBER 2, 1984

1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	164	24767	\$772,000	51.31	ST PAUL FIRE & MARINE INSURANCE CO	\$667,000	\$13,000	\$564,000	84.6	1.68	82.6
2	000	11843	\$407,000	27.05	MEDICAL PROTECTIVE COMPANY	\$400,000	\$205,000	\$250,000	62.5	50.37	11.2
3	189	25658	\$104,524	6.947	TRAVELERS INDEMNITY COMPANY	\$99,776	\$0	\$55,379	55.5	0.00	55.5
4	000	15865	\$104,320	6.934	NATIONAL CHIROPRACTIC MUTUAL INS CO	\$106,119	\$17,000	\$114,030	107.5	16.30	91.4
5	164	24791	\$34,000	2.260	ST PAUL MERCURY INSURANCE COMPANY	\$22,000	\$1,000	\$41,000	186.4	2.94	181.8
6	001	19070	\$24,000	1.595	STANDARD FIRE INSURANCE COMPANY	\$59,000	\$0	\$43,000	72.9	0.00	72.9
7	076	22810	\$21,753	1.446	CHICAGO INSURANCE COMPANY	\$16,939	\$0	\$1,170	6.9	0.00	6.9
8	000	11290	\$15,000	0.997	GLACIER GENERAL ASSURANCE COMPANY	\$13,000	\$35,000	\$-27,000	-207.7	233.33	-476.9
9	041	22217	\$6,000	0.399	GULF INSURANCE COMPANY	\$10,000	\$0	\$23,000	230.0	0.00	230.0
10	206	26093	\$6,000	0.399	WESTERN CASUALTY AND SURETY COMPANY	\$9,000	\$0	\$-18,000	-200.0	0.00	-200.0
11	001	19038	\$5,000	0.332	AETNA CASUALTY AND SURETY COMPANY	\$8,000	\$89,000	\$-18,000	-225.0	1780.00	-1337.5
12	076	21857	\$3,000	0.199	AMERICAN INSURANCE COMPANY THE	\$3,000	\$0	\$2,000	66.7	0.00	66.7
13	048	35289	\$1,000	0.066	CONTINENTAL INSURANCE COMPANY THE	\$1,000	\$0	\$0	0.0	0.00	0.0
14	196	25887	\$408	0.027	UNITED STATES FIDELITY & GUARANTY CO	\$368	\$0	\$414	112.5	0.00	112.5
15	000	14346	\$338	0.022	IOWA NATIONAL MUTUAL INSURANCE CO	\$336	\$0	\$0	0.0	0.00	0.0
16	091	22357	\$100	0.007	HARTFORD ACCIDENT & INDEMNITY CO	\$150	\$0	\$69	46.0	0.00	46.0
17	414	11193	\$38	0.003	FORUM INSURANCE COMPANY	\$14	\$0	\$-140	-1000.0	0.00	-1000.0
18	095	22527	\$8	0.001	HOME INSURANCE COMPANY THE	\$6	\$0	\$0	0.0	0.00	0.0
19	091	19682	\$0	0.000	HARTFORD FIRE INSURANCE COMPANY	\$0	\$0	\$-36	0.0	0.00	0.0
20	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$1,000	\$67,000	\$16,000	1600.0	0.00	-5100.0

Line 11B - 1983 Dentists Experience
TOTAL MISSOURI EXPERIENCE FOR THE ABOVE LINE OF INSURANCE

15:20 FRIDAY, NOVEMBER 2, 1984²

QBS	AGGREGATE TRUE LOSS RATIO	TOTAL CASH FLOW LOSS RATIO	TOTAL PERCENT NOT PAID
1	73.8957	28.3817	43.7554

TOTALS

Premiums Written	\$1,504,489.00
Premiums Earned	\$1,416,708.00
Direct Losses Paid	\$ 427,000.00
Direct Losses Incurred	\$1,046,886.00

MISSOURI FOR 1993 - Line 11C
MED MAL LIAB NURSES EXPERIENCE WITH MARKET SHARE

14:21 FRIDAY, SEPTEMBER 14, 1984

1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	076	22810	\$289,298	54.67	CHICAGO INSURANCE COMPANY	\$288,934	\$4,500	\$5,566	1.93	1.56	0.37
2	001	19038	\$176,000	33.26	AETNA CASUALTY AND SURETY COMPANY	\$185,000	\$277,000	\$351,000	189.73	157.39	40.00
3	206	26093	\$26,000	4.913	WESTERN CASUALTY AND SURETY COMPANY	\$32,000	\$31,000	\$-46,000	-143.75	119.23	-240.63
4	486	11630	\$21,209	4.008	JEFFERSON INSURANCE CO OF NEW YORK	\$32,173	\$0	\$-18,831	-58.53	0.00	-58.53
5	218	20443	\$3,972	0.751	CONTINENTAL CASUALTY COMPANY	\$4,864	\$0	\$-15,878	-326.44	0.00	-326.44
6	143	23914	\$2,294	0.433	NORTHWESTERN NATIONAL INS CO	\$2,387	\$0	\$980	41.06	0.00	41.06
7	041	22209	\$2,000	0.378	ATLANTIC INSURANCE COMPANY	\$13,000	\$120,000	\$-7,000	-53.85	6000.00	-976.92
8	041	22217	\$2,000	0.378	GULF INSURANCE COMPANY	\$8,000	\$3,000	\$99,000	1237.50	150.00	1200.00
9	076	22837	\$1,824	0.345	INTERSTATE INDEMNITY COMPANY	\$503	\$0	\$250	49.70	0.00	49.70
10	206	26107	\$1,628	0.308	WESTERN FIRE INSURANCE COMPANY	\$1,316	\$0	\$2,775	210.87	0.00	210.87
11	052	21113	\$1,000	0.189	UNITED STATES FIRE INSURANCE CO	\$1,000	\$0	\$-1,000	-100.00	0.00	-100.00
12	501	10472	\$840	0.159	CAPITOL INDEMNITY CORPORATION	\$2,076	\$0	\$0	0.00	0.00	0.00
13	196	25887	\$610	0.115	UNITED STATES FIDELITY & GUARANTY CO	\$549	\$0	\$57	10.38	0.00	10.38
14	091	22357	\$521	0.098	HARTFORD ACCIDENT & INDEMNITY CO	\$564	\$45	\$8,085	1433.51	8.64	1425.53
15	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-3,000	0.00	0.00	0.00
16	162	24600	\$0	0.000	GLOBE INDEMNITY COMPANY	\$0	\$0	\$11,000	0.00	0.00	0.00
17	048	35289	\$0	0.000	CONTINENTAL INSURANCE COMPANY THE	\$0	\$1,000	\$32,000	0.00	0.00	0.00

Line 11C 1983 Nurses Experience
TOTAL MISSOURI EXPERIENCE FOR THE ABOVE LINE OF INSURANCE

14:21 FRIDAY, SEPTEMBER 14, 1984²

OBS	AGGREGATE TRUE LOSS RATIO	TOTAL CASH FLOW LOSS RATIO	TOTAL PERCENT NOT PAID
1	73.2056	82.4921	-3.0646

TOTALS

Premiums Written	\$529,196.00
Premiums Earned	\$572,366.00
Direct Losses Paid	\$436,545.00
Direct Losses Incurred	\$419,004.00

MISSOURI FOR 1993 - Line 11D
MEDICAL LIABILITY HOSPITAL EXPERIENCE WITH MARKET SHARE

15:23 FRIDAY, NOVEMBER 2, 1984 1

QBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	33863	\$5,382,732	63.26	MISSOURI PROFESSIONAL LIABILITY INSASSOC
2	861	40401	\$875,166	10.19	PROVIDERS INS CO
3	164	24767	\$543,000	6.382	ST PAUL FIRE & MARINE INSURANCE CO
4	164	24791	\$472,000	5.547	ST PAUL MERCURY INSURANCE COMPANY
5	001	19038	\$448,000	5.205	AETNA CASUALTY AND SURETY COMPANY
6	080	22047	\$371,786	4.370	NORTH STAR REINSURANCE CORPORATION
7	395	22519	\$91,504	1.075	HUME INDEMNITY COMPANY THE
8	000	16349	\$65,764	0.773	PROFESSIONAL MUTUAL INS CO
9	215	19828	\$61,000	0.717	ARGONAUT-MIDWEST INSURANCE COMPANY
10	775	13714	\$56,900	0.669	DRUGGISTS MUTUAL INSURANCE COMPANY
11	299	11584	\$37,249	0.439	INTEGRITY INSURANCE COMPANY
12	059	21326	\$27,474	0.323	EMPIRE FIRE AND MARINE INSURANCE CO
13	076	22810	\$25,617	0.301	CHICAGO INSURANCE COMPANY
14	901	22713	\$18,838	0.221	INSURANCE COMPANY OF NORTH AMERICA
15	486	11630	\$13,480	0.158	JEFFERSON INSURANCE CO OF NEW YORK
16	076	21857	\$11,000	0.129	AMERICAN INSURANCE COMPANY THE
17	048	35289	\$6,000	0.071	CONTINENTAL INSURANCE COMPANY THE
18	052	21113	\$5,000	0.059	UNITED STATES FIRE INSURANCE CO
19	076	21881	\$3,000	0.035	NATIONAL SURETY CORPORATION
20	000	18767	\$2,003	0.024	CHURCH MUTUAL INSURANCE COMPANY
21	048	20850	\$2,000	0.024	FIREMENS INS CO OF NEWARK, NEW JERSEY
22	052	21083	\$2,000	0.024	INTERNATIONAL INSURANCE COMPANY
23	164	24775	\$2,000	0.024	ST PAUL GUARDIAN INSURANCE COMPANY
24	189	25658	\$1,790	0.021	TRAVELERS INDEMNITY COMPANY

QBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$5,128,269	\$2,834,416	\$3,763,112	73	52.66	18
2	\$740,528	\$23,500	\$616,078	83	2.69	80
3	\$573,000	\$986,000	\$237,000	41	181.58	-131
4	\$532,000	\$71,000	\$1,200,000	226	15.04	212
5	\$655,000	\$1,704,000	\$2,407,000	367	380.36	107
6	\$375,430	\$0	\$535,000	143	0.00	143
7	\$91,504	\$0	\$0	0	0.00	0
8	\$70,889	\$60,566	\$-10,560	-15	92.10	-100
9	\$41,000	\$3,076,000	\$513,000	1251	5042.62	-6251
10	\$54,079	\$7,564	\$5,364	10	13.29	-4
11	\$43,388	\$4,910	\$44,107	102	13.18	90
12	\$37,820	\$21,500	\$76,349	202	78.26	145
13	\$22,872	\$0	\$-14,981	-65	0.00	-65
14	\$15,026	\$0	\$-146,998	-978	0.00	-978
15	\$13,590	\$15,000	\$-1,067	-8	111.28	-118
16	\$5,000	\$0	\$3,000	60	0.00	60
17	\$0,000	\$0	\$-78,000	-975	0.00	-975
18	\$5,000	\$0	\$7,000	140	0.00	140
19	\$2,000	\$0	\$2,000	100	0.00	100
20	\$2,734	\$0	\$0	0	0.00	0
21	\$2,000	\$0	\$0	0	0.00	0
22	\$7,000	\$0	\$-8,000	-114	0.00	-114
23	\$1,000	\$0	\$0	0	0.00	0
24	\$1,799	\$0	\$-215	-12	0.00	-12

MISSOURI FOR 1943
MED MAL LIAH HOSPITAL EXPERIENCE WITH MARKET SHARE

15:23 FRIDAY, NOVEMBER 2, 1984 2

OHS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH LOSS	FLC# RATIO	PERCENT UNPAID
25	199	25666	\$744	0.009	TRAVELERS INDEMNITY COMPANY OF AMERICA	\$1,126	\$0	\$1,551	138		0.0	138
26	044	20621	\$473	0.006	COMMERCIAL UNION INSURANCE COMPANY	\$2,767	\$0	\$0	0		0.0	0
27	000	14345	\$185	0.002	IOWA NATIONAL MUTUAL INSURANCE CO	\$69	\$0	\$0	0		0.0	0
28	143	23914	\$100	0.001	NORTHWESTERN NATIONAL INS CO	\$0	\$0	\$0	0		0.0	0
29	196	25987	\$81	0.001	UNITED STATES FIDELITY & GUARANTY CO	\$247	\$0	\$-153,341	-56130		0.0	-66130
30	000	11290	\$0	0.000	GLACIER GENERAL ASSUPANCE COMPANY	\$0	\$0	\$4,000	0		0.0	0
31	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE	\$0	\$0	\$1,000	0		0.0	0
32	052	21121	\$0	0.000	WESTCHESTER FIRE INSURANCE COMPANY	\$4,000	\$0	\$3,000	75		0.0	75
33	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO	\$0	\$0	\$-35,337	0		0.0	0
34	901	22667	\$0	0.000	CIGNA INSURANCE COMPANY	\$0	\$0	\$-171,949	0		0.0	0
35	206	26093	\$0	0.000	WESTERN CASUALTY AND SURETY COMPANY	\$6,000	\$0	\$-161,000	-2683		0.0	-2683
36	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NEW YORK	\$0	\$0	\$-1,000	0		0.0	0
37	215	19901	\$-1,000	-0.012	ARGONAUT INSURANCE COMPANY	\$6,000	\$5,000	\$429,000	7150		-500.0	7067
38	304	32352	\$-17,236	-0.203	PRUDENTIAL PROPERTY & CASUALTY, INC CO	\$-3,557	\$1,000	\$22,150	-522		-5.8	-594

Line 11D - 1983 Hospital Experience
TOTAL MISSOURI EXPERIENCE FOR THE ABOVE LINE OF INSURANCE

15:23 FRIDAY, NOVEMBER 2, 1984^J

QBS	AGGREGATE TRUE LOSS RATIO	TOTAL CASH FLOW LOSS RATIO	TOTAL PERCENT NOT PAID
1	107.47	103.547	3.15913

TOTALS

Premiums Written	\$8,508,650.00
Premiums Earned	\$8,445,578.00
Direct Losses Paid	\$8,810,456.00
Direct Losses Incurred	\$9,077,263.00

MISSOURI EXPERIENCE FOR 1983
TOTAL MEDICAL MALPRACTICE LIABILITY

11:31 THURSDAY, NOVEMBER 29, 1984

1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	36668	\$5,616,755	16.69	MISSOURI MEDICAL INSURANCE COMPANY
2	000	11843	\$5,562,000	16.53	MEDICAL PROTECTIVE COMPANY
3	861	33863	\$5,382,732	16	MISSOURI PROFESSIONAL LIABILITY INSASSOC
4	000	32654	\$5,358,705	15.93	MEDICAL DEFENSE ASSOCIATES
5	164	24767	\$4,646,000	13.81	ST PAUL FIRE & MARINE INSURANCE CO
6	000	16349	\$1,810,038	5.380	PROFESSIONAL MUTUAL INS CO
7	861	40401	\$984,735	2.927	PROVIDERS INS CO
8	001	19038	\$642,000	1.908	AETNA CASUALTY AND SURETY COMPANY
9	164	24791	\$508,000	1.510	ST PAUL MERCURY INSURANCE COMPANY
10	038	20397	\$499,000	1.483	VIGILANT INSURANCE COMPANY
11	080	22047	\$371,786	1.105	NORTH STAR REINSURANCE CORPORATION
12	076	22810	\$359,543	1.069	CHICAGO INSURANCE COMPANY
13	038	20281	\$250,000	0.743	FEDERAL INSURANCE COMPANY
14	000	33367	\$190,658	0.567	RISK CONTROL ASSOCIATES INC
15	000	11290	\$169,000	0.502	GLACIER GENERAL ASSURANCE COMPANY
16	052	21105	\$165,000	0.490	NORTH RIVER INSURANCE COMPANY THE
17	189	25658	\$107,026	0.318	TRAVELERS INDEMNITY COMPANY
18	000	15865	\$104,320	0.310	NATIONAL CHIROPRACTIC MUTUAL INS CO
19	095	22519	\$91,584	0.272	HOME INDEMNITY COMPANY THE
20	041	22217	\$83,000	0.247	GULF INSURANCE COMPANY
21	012	19445	\$70,000	0.208	NATIONAL UNION FIRE INS CO OF PITTSBURG
22	901	22748	\$66,006	0.196	PACIFIC EMPLOYERS INSURANCE COMPANY
23	215	19828	\$61,000	0.181	ARGONAUT-MIDWEST INSURANCE COMPANY
24	076	21881	\$57,000	0.169	NATIONAL SURETY CORPORATION

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$3,571,935	\$1,084,571	\$3,025,428	84.7	19.3	54
2	\$5,458,000	\$4,669,000	\$4,925,000	90.2	83.9	5
3	\$5,128,269	\$2,834,416	\$3,763,112	73.4	52.7	18
4	\$5,096,663	\$2,909,247	\$2,131,824	41.8	54.3	-15
5	\$4,091,000	\$2,654,000	\$5,087,000	148.8	57.1	84
6	\$1,852,960	\$2,077,306	\$3,130,830	169.0	114.8	57
7	\$922,212	\$23,500	\$620,266	67.3	2.4	65
8	\$876,000	\$2,842,000	\$2,269,000	259.0	442.7	-65
9	\$556,000	\$72,000	\$1,241,000	223.2	14.2	210
10	\$235,000	\$58,000	\$146,000	62.1	11.6	37
11	\$375,430	\$0	\$535,000	142.5	0.0	143
12	\$339,364	\$4,500	\$97,382	28.7	1.3	27
13	\$233,000	\$258,000	\$443,000	190.1	103.2	79
14	\$188,936	\$11,750	\$525,250	278.0	6.2	272
15	\$136,000	\$35,000	\$80,000	58.8	20.7	33
16	\$153,000	\$0	\$1,000	0.7	0.0	1
17	\$101,961	\$-152	\$55,229	54.2	-0.1	54
18	\$106,119	\$17,000	\$114,030	107.5	16.3	91
19	\$91,582	\$0	\$0	0.0	0.0	0
20	\$123,000	\$25,000	\$150,000	122.0	30.1	102
21	\$3,060	\$67,159	\$20,557	671.8	95.9	-1523
22	\$96,377	\$800	\$23,619	24.5	1.2	24
23	\$41,000	\$3,076,000	\$513,000	1251.2	5042.6	-6251
24	\$12,000	\$0	\$9,000	75.0	0.0	75

MISSOURI EXPERIENCE FOR 1983
TOTAL MEDICAL MALPRACTICE LIABILITY

15:40 FRIDAY, NOVEMBER 2, 1984

2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
25	775	13714	\$56,900	0.186	DRUGGISTS MUTUAL INSURANCE COMPANY	\$54,079	\$7,564	\$5,364	10	13.3	-4
26	001	19070	\$55,000	0.179	STANDARD FIRE INSURANCE COMPANY	\$596,000	\$1,813,000	\$2,246,000	323	3296.4	62
27	000	30546	\$52,924	0.173	COLUMBUS INS CO	\$53,375	\$13,500	\$43,241	81	25.5	56
28	299	11584	\$37,249	0.122	INTEGRITY INSURANCE COMPANY	\$43,398	\$4,910	\$44,107	102	13.2	90
29	012	19429	\$36,983	0.121	INSURANCE COMPANY OF THE STATE OF PA	\$38,293	\$0	\$1,250	3	0.0	3
30	486	11630	\$34,689	0.113	JEFFERSON INSURANCE CO OF NEW YORK	\$45,763	\$15,000	\$-19,898	-43	43.2	-76
31	059	21326	\$27,474	0.090	EMPIRE FIRE AND MARINE INSURANCE CO	\$37,820	\$21,500	\$76,349	202	78.3	145
32	901	22713	\$27,301	0.089	INSURANCE COMPANY OF NORTH AMERICA	\$21,777	\$0	\$-213,040	-978	0.0	-978
33	158	24384	\$21,000	0.069	RANGER INSURANCE COMPANY	\$21,000	\$0	\$-29,000	-138	0.0	-138
34	091	19682	\$16,237	0.053	HARTFORD FIRE INSURANCE COMPANY	\$18,768	\$0	\$-36	-0	0.0	-0
35	038	20354	\$16,000	0.052	SEA INSURANCE COMPANY LIMITED	\$12,000	\$0	\$5,000	42	0.0	42
36	076	21857	\$14,000	0.046	AMERICAN INSURANCE COMPANY THE	\$8,000	\$0	\$5,000	63	0.0	63
37	206	26093	\$14,000	0.046	WESTERN CASUALTY AND SURETY COMPANY	\$66,000	\$31,000	\$-430,000	-652	221.4	-698
38	218	20443	\$13,403	0.044	CONTINENTAL CASUALTY COMPANY	\$30,082	\$35,000	\$26,078	87	261.1	-30
39	206	26107	\$13,125	0.043	WESTERN FIRE INSURANCE COMPANY	\$12,614	\$0	\$29,884	237	0.0	237
40	052	21113	\$9,000	0.029	UNITED STATES FIRE INSURANCE CO	\$10,000	\$2,000	\$-391,000	-3910	22.2	-3930
41	143	10154	\$7,565	0.025	AMERICAN DRUGGISTS INSURANCE CO	\$8,185	\$0	\$-1,432	-17	0.0	-17
42	031	20087	\$7,000	0.023	NATIONAL INDEMNITY COMPANY	\$11,000	\$0	\$0	0	0.0	0
43	048	35289	\$7,000	0.023	CONTINENTAL INSURANCE COMPANY THE	\$9,000	\$1,000	\$-46,000	-511	14.3	-522
44	414	11193	\$4,489	0.015	FORUM INSURANCE COMPANY	\$1,670	\$0	\$-1,216	-73	0.0	-73
45	163	24740	\$4,440	0.014	SAFECO INSURANCE COMPANY OF AMERICA	\$5,705	\$95	\$-7,115	-125	2.1	-126
46	232	25895	\$4,000	0.013	UNITED STATES LIABILITY INSURANCE CO	\$2,000	\$0	\$8,000	400	0.0	400
47	163	24732	\$3,687	0.012	GENERAL INSURANCE CO OF AMERICA	\$3,895	\$3,000	\$-32,151	-825	81.4	-902
48	196	25887	\$2,496	0.008	UNITED STATES FIDELITY & GUARANTY CO	\$2,561	\$18,500	\$-239,850	-9365	741.2	-10088
49	143	23914	\$2,394	0.008	NORTHWESTERN NATIONAL INS CO	\$2,387	\$0	\$980	41	0.0	41
50	000	18767	\$2,003	0.007	CHURCH MUTUAL INSURANCE COMPANY	\$2,734	\$0	\$0	0	0.0	0
51	048	20850	\$2,000	0.007	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$2,000	\$0	\$0	0	0.0	0
52	052	21083	\$2,000	0.007	INTERNATIONAL INSURANCE COMPANY	\$7,000	\$0	\$-8,000	-114	0.0	-114
53	143	21989	\$2,000	0.007	COMPASS INSURANCE COMPANY	\$2,000	\$0	\$2,000	100	0.0	100
54	041	22209	\$2,000	0.007	ATLANTIC INSURANCE COMPANY	\$31,000	\$348,000	\$-20,000	-65	1740.0	-1187
55	164	24775	\$2,000	0.007	ST PAUL GUARDIAN INSURANCE COMPANY	\$1,000	\$0	\$0	0	0.0	0
56	076	22837	\$1,824	0.006	INTERSTATE INDEMNITY COMPANY	\$503	\$0	\$250	50	0.0	50
57	225	23248	\$1,342	0.004	OCCIDENTAL FIRE & CASUALTY CO OF NC	\$938	\$0	\$5,948	634	0.0	634
58	091	22357	\$1,105	0.004	HARTFORD ACCIDENT & INDEMNITY CO	\$815	\$45	\$7,817	959	4.1	954
59	020	19704	\$1,000	0.003	AMERICAN STATES INSURANCE COMPANY	\$1,000	\$0	\$-10,000	-1000	0.0	-1000
60	501	10472	\$840	0.003	CAPITOL INDEMNITY CORPORATION	\$2,076	\$0	\$0	0	0.0	0
61	189	25666	\$744	0.002	TRAVELERS INDEMNITY COMPANY OF AMERICA	\$1,126	\$0	\$1,551	138	0.0	138
62	011	19372	\$691	0.002	NORTHERN INSURANCE CO OF NEW YORK	\$633	\$0	\$865	137	0.0	137
63	000	14346	\$573	0.002	IOWA NATIONAL MUTUAL INSURANCE CO	\$457	\$0	\$0	0	0.0	0
64	095	22527	\$489	0.002	HOME INSURANCE COMPANY THE	\$889	\$0	\$0	0	0.0	0
65	044	20621	\$473	0.002	COMMERCIAL UNION INSURANCE COMPANY	\$2,767	\$0	\$0	0	0.0	0
66	143	23949	\$150	0.000	UNIVERSAL REINSURANCE CORPORATION	\$170	\$0	\$-53	-31	0.0	-31
67	185	25534	\$141	0.000	TRANSAMERICA INSURANCE COMPANY	\$405	\$0	\$10,410	2570	0.0	2570
68	803	14230	\$0	0.000	IDEAL MUTUAL INSURANCE COMPANY	\$0	\$0	\$13	0	0.0	0
69	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD, CT.	\$6,000	\$0	\$6,000	100	0.0	100
70	901	20699	\$0	0.000	AETNA INSURANCE COMPANY	\$14,000	\$0	\$-115,000	-821	0.0	-821
71	052	21121	\$0	0.000	WESTCHESTER FIRE INSURANCE COMPANY	\$4,000	\$0	\$3,000	75	0.0	75
72	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-3,000	0	0.0	0
73	901	22667	\$0	0.000	CIGNA INSURANCE COMPANY	\$0	\$0	\$-171,949	0	0.0	0
74	162	24600	\$0	0.000	GLOBE INDEMNITY COMPANY	\$0	\$0	\$11,000	0	0.0	0
75	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NEW YORK	\$0	\$0	\$-1,000	0	0.0	0
76	143	23906	\$-51	-0.000	NORTHWESTERN NATIONAL CASUALTY CO	\$9	\$0	\$-66	-733	0.0	-733
77	011	19356	\$-222	-0.001	MARYLAND CASUALTY COMPANY	\$-103	\$0	\$557,918	-541668	0.0	-541668

MISSOURI EXPERIENCE FOR 1983
TOTAL MEDICAL MALPRACTICE LIABILITY

11:31 THURSDAY, NOVEMBER 29, 1984 3

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
78	215	19801	\$-1,000	-.003	ARGONAUT INSURANCE COMPANY	\$6,000	\$5,000	\$429,000	7150.00	-500.0	7066.67
79	901	20702	\$-1,000	-.003	AETNA FIRE UNDERWRITERS INS CO	\$5,000	\$0	\$2,000	40.00	0.0	40.00
80	304	32352	\$-17,236	-.051	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$-3,559	\$1,000	\$22,150	-622.37	-5.8	-594.27

TOTALS

Premiums Written	\$33,646,110
Premiums Earned	\$31,093,090
Direct Losses Paid	\$25,039,211
Direct Losses Incurred	\$31,717,896
Aggregate True Loss Ratio	102.01%
Total Cash Flow Loss Ratio	74.42%
Total Percent Not Paid	21.48%

MISSOURI FOR 1982 - LINE 11A
MEDICAL MALPRACTICE LIABILITY
PHYSICIANS & SURGEONS EXPERIENCE

12:52 TUESDAY, OCTOBER 30, 1984 1

OBS	NAIC GROUP	NAIC CODE	COMPANY NAME	MARKET SHARE	PREMIUM EARNED	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
1	000	11843	MEDICAL PROTECTIVE COMPANY	26.862	\$4,716,944	\$5,586,317	118.43
2	000	32654	MEDICAL DEFENSE ASSOCIATES	18.538	\$3,255,222	\$4,017,618	123.42
3	000	36668	MISSOURI MEDICAL INSURANCE COMPANY	16.962	\$2,978,464	\$2,746,429	92.21
4	164	24767	ST PAUL FIRE & MARINE INSURANCE CO	11.862	\$2,083,040	\$1,873,461	89.94
5	000	16349	PROFESSIONAL MUTUAL INS CO	10.418	\$1,829,379	\$1,048,857	57.33
6	001	19070	STANDARD FIRE INSURANCE COMPANY	7.779	\$1,365,932	\$2,644,651	193.62
7	038	20397	VIGILANT INSURANCE COMPANY	1.949	\$342,199	\$574,385	167.85
8	038	20281	FEDERAL INSURANCE COMPANY	1.140	\$200,168	\$1,018,810	508.98
9	000	33367	RISK CONTROL ASSOCIATES INC	0.935	\$164,118	\$374,200	228.01
10	000	15865	NATIONAL CHIROPRACTIC MUTUAL INS C	0.674	\$118,425	\$-26,721	-22.56
11	041	22217	GULF INSURANCE COMPANY	0.618	\$108,578	\$136,609	125.82
12	000	11290	GLACIER GENERAL ASSURANCE COMPANY	0.441	\$77,445	\$58,848	75.99
13	206	26093	WESTERN CASUALTY AND SURETY COMPAN	0.337	\$59,134	\$102,613	173.53
14	001	19038	AETNA CASUALTY AND SURETY COMPANY	0.304	\$53,302	\$-316,295	-593.4
15	218	20443	CONTINENTAL CASUALTY COMPANY	0.302	\$52,971	\$-42,494	-80.22
16	012	19429	INSURANCE COMPANY OF THE STATE OF	0.200	\$35,166	\$9,284	26.40
17	052	21105	NORTH RIVER INSURANCE COMPANY THE	0.178	\$31,250	\$0	0.00
18	041	22209	ATLANTIC INSURANCE COMPANY	0.149	\$26,110	\$312,000	1194.9
19	102	22713	INSURANCE COMPANY OF NORTH AMERICA	0.076	\$13,385	\$-26,370	-197
20	052	21113	UNITED STATES FIRE INSURANCE CO	0.070	\$12,240	\$403,484	3296.4
21	206	26107	WESTERN FIRE INSURANCE COMPANY	0.037	\$6,443	\$21,834	338.88
22	102	22748	PACIFIC EMPLOYERS INSURANCE COMPAN	0.034	\$6,052	\$2,301	38.02
23	143	10154	AMERICAN DRUGGISTS INSURANCE CO	0.031	\$5,439	\$1,078	19.82
24	001	19062	AUTOMOBILE INS CO OF HARTFORD, CT.	0.026	\$4,617	\$9,280	201.00
25	091	19682	HARTFORD FIRE INSURANCE COMPANY	0.022	\$3,811	\$0	0.00
26	041	22233	SELECT INSURANCE COMPANY	0.016	\$2,894	\$0	0.00
27	414	11193	FORUM INSURANCE COMPANY	0.012	\$2,173	\$3,505	161.30
28	076	22810	CHICAGO INSURANCE COMPANY	0.006	\$1,132	\$915	80.83
29	196	25887	UNITED STATES FIDELITY & GUARANTY	0.006	\$1,103	\$-96,131	-8715
30	185	25534	TRANSAMERICA INSURANCE COMPANY	0.005	\$880	\$-327	-37.16
31	038	20354	SEA INSURANCE COMPANY LIMITED	0.004	\$738	\$1,077	145.93
32	012	19445	NATIONAL UNION FIRE INS CO OF PITT	0.003	\$576	\$193,167	33536
33	143	23949	UNIVERSAL REINSURANCE CORPORATION	0.002	\$351	\$-11	-3.13
34	000	14346	IOWA NATIONAL MUTUAL INSURANCE CO	0.001	\$96	\$0	0.00
35	012	23841	NEW HAMPSHIRE INSURANCE COMPANY	0.000	\$67	\$-245	-365.7
36	095	22527	HOME INSURANCE COMPANY THE	0.000	\$18	\$0	0.00
37	164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.000	\$12	\$0	0.00
38	095	22519	HOME INDEMNITY COMPANY THE	0.000	\$5	\$0	0.00
39	108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.000	\$0	\$-4,950	0.00
40	038	20346	PACIFIC INDEMNITY COMPANY	0.000	\$0	\$29,285	0.00
41	158	24384	RANGER INSURANCE COMPANY	0.000	\$0	\$-2,984	0.00
42	048	35289	CONTINENTAL INSURANCE COMPANY THE	0.000	\$0	\$-50	0.00
43	091	22357	HARTFORD ACCIDENT & INDEMNITY CO	0.000	\$0	\$-16,656	0.00

1982 Physicians & Surgeons Experience - Line 11A

TOTAL MISSOURI EXPERIENCE FOR THE ABOVE LINE OF INSURANCE

12:52 TUESDAY, OCTOBER 30, 198²

OBS AGGREGATE TRUE
 LOSS RATIO

1 117.522

Total Premium Earned	\$17,559,879
Direct Losses Incurred	\$20,636,774

MISSOURI FOR 1982 - LINE 118
MEDICAL MALPRACTICE LIABILITY
DENTISTS EXPERIENCE

15:12 FRIDAY, NOVEMBER 2, 1994 1

OBS	NAIC GROUP	NAIC CODE	COMPANY NAME	MARKET SHARE	PREMIUM EARNED	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
1	164	24767	ST PAUL FIRE & MARINE INSURANCE CO	38.939	\$398,593	\$181,927	45.64
2	000	11843	MEDICAL PROTECTIVE COMPANY	36.934	\$378,063	\$399,923	105.78
3	102	22748	PACIFIC EMPLOYERS INSURANCE COMPAN	7.882	\$80,679	\$106,958	132.57
4	001	19070	STANDARD FIRE INSURANCE COMPANY	7.693	\$78,748	\$142,602	181.09
5	218	20443	CONTINENTAL CASUALTY COMPANY	3.016	\$30,868	\$44,170	143.09
6	001	19039	AETNA CASUALTY AND SURETY COMPANY	2.388	\$24,446	\$57,270	234.27
7	041	22217	GULF INSURANCE COMPANY	1.099	\$11,248	\$60,000	533.43
8	206	26093	WESTERN CASUALTY AND SURETY COMPAN	0.951	\$9,731	\$12,317	126.57
9	164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.690	\$7,064	\$-98	-1.39
10	041	22209	ATLANTIC INSURANCE COMPANY	0.162	\$1,662	\$0	0.00
11	189	25658	TRAVELERS INDEMNITY COMPANY	0.140	\$1,437	\$-524	-36.46
12	196	25887	UNITED STATES FIDELITY & GUARANTY	0.041	\$422	\$-88,884	-21063
13	000	14346	IOWA NATIONAL MUTUAL INSURANCE CO	0.026	\$263	\$0	0.00
14	091	19682	HARTFORD FIRE INSURANCE COMPANY	0.025	\$255	\$-49	-19.22
15	091	22357	HARTFORD ACCIDENT & INDEMNITY CO	0.010	\$101	\$-201	-199
16	001	19046	AETNA CASUALTY AND SURETY COMPANY	0.004	\$40	\$7	17.50
17	095	22527	HOME INSURANCE COMPANY THE	0.000	\$5	\$0	0.00
18	164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.000	\$0	\$-3	0.00
19	008	19232	ALLSTATE INSURANCE COMPANY	0.000	\$0	\$-33	0.00

1982 Dentists Experience - Line 11B
TOTAL MISSOURI EXPERIENCE FOR THE ABOVE LINE OF INSURANCE

15:12 FRIDAY, NOVEMBER 2, 1984²

OBS AGGREGATE TRUE
 LOSS RATIO

1 89.4255

Total Premium Earned \$1,023,625.00

Direct Losses Incurred \$ 915,382.00

MISSOURI FOR 1982 - LINE IIC
MEDICAL MALPRACTICE LIABILITY
NURSES EXPERIENCE

15:14 FRIDAY, NOVEMBER 2, 1984

1

OBS	NAIC GROUP	NAIC CODE	COMPANY NAME	MARKET SHARE	PREMIUM EARNED	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
1	076	22810	CHICAGO INSURANCE COMPANY	30.659	\$266,179	\$147,028	55.24
2	001	19038	AETNA CASUALTY AND SURETY COMPANY	22.812	\$198,048	\$210,164	106.12
3	164	24767	ST PAUL FIRE & MARINE INSURANCE CO	15.911	\$138,136	\$-40,000	-28.96
4	169	24988	SENTRY INSURANCE A MUTUAL COMPANY	6.070	\$52,700	\$4,681	8.88
5	206	26093	WESTERN CASUALTY AND SURETY COMPAN	5.159	\$44,786	\$41,691	93.09
6	000	30546	COLUMBUS INS CO	4.974	\$43,182	\$300	0.69
7	046	20699	AETNA INSURANCE COMPANY	4.872	\$42,299	\$18,406	43.51
8	486	11630	JEFFERSON INSURANCE CO OF NEW YORK	4.029	\$34,979	\$12,276	35.10
9	048	35289	CONTINENTAL INSURANCE COMPANY THE	2.323	\$20,166	\$19,500	96.70
10	031	20087	NATIONAL INDEMNITY COMPANY	0.823	\$7,142	\$2,018	28.26
11	000	11290	GLACIER GENERAL ASSURANCE COMPANY	0.804	\$6,983	\$66,154	947.36
12	206	26107	WESTERN FIRE INSURANCE COMPANY	0.355	\$3,086	\$-214	-6.93
13	041	22233	SELECT INSURANCE COMPANY	0.354	\$3,077	\$2,600	84.50
14	501	10472	CAPITOL INDEMNITY CORPORATION	0.279	\$2,422	\$0	0.00
15	143	23914	NORTHWESTERN NATIONAL INS CO	0.206	\$1,787	\$-1,160	-64.91
16	052	21113	UNITED STATES FIRE INSURANCE CO	0.110	\$955	\$6,676	699.06
17	091	22357	HARTFORD ACCIDENT & INDEMNITY CO	0.091	\$787	\$182,647	23208
18	196	25887	UNITED STATES FIDELITY & GUARANTY	0.071	\$615	\$901	146.50
19	048	20850	FIREMENS INS CO OF NEWARK, NEW JER	0.067	\$581	\$0	0.00
20	143	23906	NORTHWESTERN NATIONAL CASUALTY CO	0.017	\$146	\$-10	-6.85
21	048	20842	FIDELITY AND CASUALTY CO OF NEW YO	0.010	\$91	\$0	0.00
22	162	26980	ROYAL INSURANCE COMPANY OF AMERICA	0.004	\$39	\$-22	-56.41
23	052	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.001	\$7	\$6	85.71
24	052	21105	NORTH RIVER INSURANCE COMPANY THE	0.000	\$0	\$-191	0.00
25	041	22209	ATLANTIC INSURANCE COMPANY	0.000	\$0	\$121,000	0.00
26	162	24600	GLOBE INDEMNITY COMPANY	0.000	\$0	\$6,760	0.00
27	041	22217	GULF INSURANCE COMPANY	0.000	\$0	\$12,000	0.00

1982 Nurses Experience - Line 11C

TOTAL MISSOURI EXPERIENCE FOR THE ABOVE LINE OF INSURANCE

15:14 FRIDAY, NOVEMBER 2, 1984²

OBS AGGREGATE TRUE
 LOSS RATIO

1 93.6671

Total Premium Earned	\$868,193.00
Direct Losses Incurred	\$813,211.00

MISSOURI FOR 1982 - LINE 11D
MEDICAL MALPRACTICE LIABILITY
HOSPITAL EXPERIENCE

15:15 FRIDAY, NOVEMBER 2, 1984 1

OBS	NAIC GROUP	NAIC CODE	COMPANY NAME	MARKET SHARE	PREMIUM EARNED	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
1	661	33863	MISSOURI PROFESSIONAL LIABILITY IN	54.894	\$5,227,514	\$3,120,100	59.69
2	001	19038	AETNA CASUALTY AND SURETY COMPANY	12.614	\$1,201,229	\$2,785,111	231.86
3	164	24767	ST PAUL FIRE & MARINE INSURANCE CO	10.002	\$952,475	\$642,363	67.44
4	661	40401	PROVIDERS INS CO	8.144	\$775,517	\$97,589	12.58
5	164	24791	ST PAUL MERCURY INSURANCE COMPANY	4.530	\$431,400	\$19,824	4.60
6	102	22667	INA UNDERWRITERS INSURANCE COMPANY	3.825	\$364,270	\$206,529	56.70
7	000	16349	PROFESSIONAL MUTUAL INS CO	1.058	\$100,714	\$-75,858	-75.32
8	304	32352	PRUDENTIAL PROPERTY & CASUALTY INS	0.588	\$56,018	\$47,014	83.93
9	076	22810	CHICAGO INSURANCE COMPANY	0.563	\$53,616	\$-68,560	-127.9
10	102	22748	PACIFIC EMPLOYERS INSURANCE COMPAN	0.535	\$50,959	\$20,464	40.16
11	299	11534	INTEGRITY INSURANCE COMPANY	0.512	\$48,718	\$139,644	286.64
12	059	00590	EMPIRE FIRE AND MARINE INSURANCE C	0.509	\$48,510	\$51,900	106.99
13	775	13714	DRUGGISTS MUTUAL INSURANCE COMPANY	0.491	\$46,762	\$5,850	12.51
14	206	26093	WESTERN CASUALTY AND SURETY COMPANY	0.466	\$44,329	\$20,952	47.26
15	215	19828	ARGONAUT-MIDWEST INSURANCE COMPANY	0.361	\$34,389	\$22,173	64.48
16	102	22713	INSURANCE COMPANY OF NORTH AMERICA	0.311	\$29,598	\$-58,312	-197
17	041	22209	ATLANTIC INSURANCE COMPANY	0.220	\$20,908	\$-42,100	-201.4
18	048	35289	CONTINENTAL INSURANCE COMPANY THE	0.198	\$18,824	\$47,250	251.01
19	486	11630	JEFFERSON INSURANCE CO OF NEW YORK	0.190	\$18,063	\$14,493	80.24
20	046	20699	AETNA INSURANCE COMPANY	0.190	\$18,052	\$1,081	5.99
21	041	22217	GULF INSURANCE COMPANY	0.184	\$17,505	\$13,200	75.41
22	080	22047	NORTH STAR REINSURANCE CORPORATION	0.170	\$16,236	\$-14,000	-86.23
23	215	19801	ARGONAUT INSURANCE COMPANY	0.164	\$15,657	\$-58,847	-375.9
24	011	19356	MARYLAND CASUALTY COMPANY	0.119	\$11,308	\$400,949	3545.7
25	163	24740	SAFECO INSURANCE COMPANY OF AMERIC	0.089	\$8,480	\$26,497	312.46
26	052	21113	UNITED STATES FIRE INSURANCE CO	0.071	\$6,773	\$16,103	237.75
27	052	21033	INTERNATIONAL INSURANCE COMPANY	0.043	\$4,112	\$152,392	3706
28	044	20621	COMMERCIAL UNION INSURANCE COMPANY	0.042	\$3,954	\$0	0.00
29	000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.041	\$3,888	\$0	0.00
30	163	24732	GENERAL INSURANCE CO OF AMERICA	0.036	\$3,411	\$70,023	2052.9
31	189	25658	TRAVELERS INDEMNITY COMPANY	0.035	\$3,348	\$-16,235	-484.9
32	020	19704	AMERICAN STATES INSURANCE COMPANY	0.012	\$1,150	\$5,000	434.78
33	000	11290	GLACIER GENERAL ASSURANCE COMPANY	0.011	\$1,055	\$337,722	32012
34	052	21105	NORTH RIVER INSURANCE COMPANY THE	0.008	\$774	\$668	86.30
35	052	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.006	\$542	\$467	86.16
36	189	25666	TRAVELERS INDEMNITY COMPANY OF AME	0.006	\$526	\$0	0.00
37	048	20850	FIREMENS INS CO OF NEWARK, NEW JER	0.005	\$438	\$0	0.00
38	164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.004	\$344	\$91	26.45
39	196	25887	UNITED STATES FIDELITY & GUARANTY	0.003	\$245	\$719,192	293548
40	076	21857	AMERICAN INSURANCE COMPANY THE	0.001	\$87	\$-2,544	-2924
41	111	23043	LIBERTY MUTUAL INSURANCE COMPANY	0.001	\$69	\$0	0.00
42	095	22519	HOME INDEMNITY COMPANY THE	0.001	\$63	\$0	0.00
43	048	20842	FIDELITY AND CASUALTY CO OF NEW YO	0.000	\$12	\$-17,500	-146E3
44	048	24244	PHOENIX ASSURANCE CO OF NEW YORK	0.000	\$0	\$-1,000	0.00
45	350	34207	PURITAN INSURANCE COMPANY	0.000	\$0	\$-1,472	0.00
46	189	25682	TRAVELERS INDEMNITY CO OF RHODE IS	0.000	\$0	\$-178	0.00
47	001	19070	STANDARD FIRE INSURANCE COMPANY	-0.000	\$-44	\$-4	9.09
48	095	22527	HOME INSURANCE COMPANY THE	-0.012	\$-1,186	\$0	0.00
49	091	22357	HARTFORD ACCIDENT & INDEMNITY CO	-1.236	\$-117,740	\$-491,521	417.46

1982 Hospital Experience - Line 11D
TOTAL MISSOURI EXPERIENCE FOR THE ABOVE LINE OF INSURANCE

15:15 FRIDAY, NOVEMBER 2, 1984²

OBS AGGREGATE TRUE
 LOSS RATIO

1 35.4418

Total Premium Earned	\$9,522,872.00
Direct Losses Incurred	\$8,136,510.00

MISSOURI FOR 1982

TITLE2 MEDICAL MALPRACTICE LIABILITY
15:08 FRIDAY, NOVEMBER 2, 1984

OBS	NAIC GROUP	NAIC CODE	COMPANY NAME	TOTAL EXPERIENCE MARKET SHARE	PREMIUM EARNED	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
1	861	33863	MISSOURI PROFESSIONAL LIABILITY IN	18.042	\$5,227,514	\$3,120,100	59.69
2	000	11843	MEDICAL PROTECTIVE COMPANY	17.584	\$5,095,007	\$5,986,240	117.49
3	164	24767	ST PAUL FIRE & MARINE INSURANCE CO	12.329	\$3,572,244	\$2,657,751	74.40
4	000	32654	MEDICAL DEFENSE ASSOCIATES	11.235	\$3,255,222	\$4,017,618	123.42
5	000	36668	MISSOURI MEDICAL INSURANCE COMPANY	10.280	\$2,978,464	\$2,746,429	92.21
6	000	16349	PROFESSIONAL MUTUAL INS CO	6.661	\$1,930,093	\$972,999	50.41
7	001	19038	AETNA CASUALTY AND SURETY COMPANY	5.098	\$1,477,025	\$2,736,250	185.25
8	001	19070	STANDARD FIRE INSURANCE COMPANY	4.986	\$1,444,636	\$2,787,249	192.94
9	861	40401	PROVIDERS INS CO	2.677	\$775,517	\$97,589	12.58
10	164	24791	ST PAUL MERCURY INSURANCE COMPANY	1.513	\$438,476	\$19,726	4.50
11	102	22667	INA UNDERWRITERS INSURANCE COMPANY	1.257	\$364,270	\$206,529	56.70
12	038	20397	VIGILANT INSURANCE COMPANY	1.181	\$342,199	\$574,385	167.85
13	076	22810	CHICAGO INSURANCE COMPANY	1.108	\$320,927	\$79,383	24.74
14	038	20281	FEDERAL INSURANCE COMPANY	0.691	\$200,168	\$1,018,810	508.98
15	000	33367	RISK CONTROL ASSOCIATES INC	0.566	\$164,118	\$374,200	228.01
16	206	26093	WESTERN CASUALTY AND SURETY COMPAN	0.545	\$157,980	\$177,573	112.40
17	102	22748	PACIFIC EMPLOYERS INSURANCE COMPAN	0.475	\$137,690	\$129,723	94.21
18	041	22217	GULF INSURANCE COMPANY	0.474	\$137,331	\$221,809	161.51
19	000	15865	NATIONAL CHIROPRACTIC MUTUAL INS C	0.409	\$118,425	\$-26,721	-22.56
20	000	11290	GLACIER GENERAL ASSURANCE COMPANY	0.295	\$85,483	\$462,724	541.31
21	218	20443	CONTINENTAL CASUALTY COMPANY	0.289	\$83,839	\$1,676	2.00
22	046	20699	AETNA INSURANCE COMPANY	0.208	\$60,351	\$19,487	32.29
23	304	32352	PRUDENTIAL PROPERTY & CASUALTY INS	0.193	\$56,018	\$47,014	83.93
24	486	11630	JEFFERSON INSURANCE CO OF NEW YORK	0.183	\$53,042	\$26,769	50.47
25	169	24988	SENTRY INSURANCE A MUTUAL COMPANY	0.182	\$52,700	\$4,681	8.88
26	299	11584	INTEGRITY INSURANCE COMPANY	0.168	\$48,718	\$139,644	286.64
27	041	22209	ATLANTIC INSURANCE COMPANY	0.168	\$48,680	\$390,900	803.00
28	059	00590	EMPIRE FIRE AND MARINE INSURANCE C	0.167	\$48,510	\$51,900	106.99
29	775	13714	DRUGGISTS MUTUAL INSURANCE COMPANY	0.161	\$46,762	\$5,850	12.51
30	000	30546	COLUMBUS INS CO	0.149	\$43,182	\$300	0.69
31	102	22713	INSURANCE COMPANY OF NORTH AMERICA	0.148	\$42,983	\$-84,682	-197
32	048	35289	CONTINENTAL INSURANCE COMPANY THE	0.135	\$38,990	\$66,700	171.07
33	012	19429	INSURANCE COMPANY OF THE STATE OF	0.121	\$35,166	\$9,284	26.40
34	215	19828	ARGONAUT-MIDWEST INSURANCE COMPANY	0.119	\$34,389	\$22,173	64.48
35	052	21105	NORTH RIVER INSURANCE COMPANY THE	0.111	\$32,024	\$477	1.49
36	052	21113	UNITED STATES FIRE INSURANCE CO	0.069	\$19,968	\$426,263	2134.7
37	080	22047	NORTH STAR REINSURANCE CORPORATION	0.056	\$16,236	\$-14,000	-86.23
38	215	19801	ARGONAUT INSURANCE COMPANY	0.054	\$15,657	\$-58,847	-375.9
39	011	19356	MARYLAND CASUALTY COMPANY	0.039	\$11,308	\$400,949	3545.7
40	206	26107	WESTERN FIRE INSURANCE COMPANY	0.033	\$9,529	\$21,620	226.89
41	163	24740	SAFECO INSURANCE COMPANY OF AMERIC	0.029	\$8,480	\$26,497	312.45
42	031	20087	NATIONAL INDEMNITY COMPANY	0.025	\$7,142	\$2,018	28.26
43	041	22233	SELECT INSURANCE COMPANY	0.021	\$5,971	\$2,600	43.54
44	143	10154	AMERICAN DRUGGISTS INSURANCE CO	0.019	\$5,439	\$1,078	19.82
45	189	25658	TRAVELERS INDEMNITY COMPANY	0.017	\$4,785	\$-16,759	-350.2
46	001	19062	AUTOMOBILE INS CO OF HARTFORD, CT.	0.016	\$4,617	\$9,280	201.00
47	052	21083	INTERNATIONAL INSURANCE COMPANY	0.014	\$4,112	\$152,392	3706
48	091	19682	HARTFORD FIRE INSURANCE COMPANY	0.014	\$4,066	\$-49	-1.21
49	044	20621	COMMERCIAL UNION INSURANCE COMPANY	0.014	\$3,954	\$0	0.00
50	000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.013	\$3,888	\$0	0.00
51	163	24732	GENERAL INSURANCE CO OF AMERICA	0.012	\$3,411	\$70,023	2052.9
52	501	10472	CAPITOL INDEMNITY CORPORATION	0.008	\$2,422	\$0	0.00
53	196	25887	UNITED STATES FIDELITY & GUARANTY	0.008	\$2,385	\$535,078	22435

MISSOURI FOR 1982

TITLE2 MEDICAL MALPRACTICE LIABILITY
15:08 FRIDAY, NOVEMBER 2, 1984 2

OBS	NAIC GROUP	NAIC CODE	COMPANY NAME	TOTAL EXPERIENCE MARKET SHARE	PREMIUM EARNED	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
			FORUM INSURANCE COMPANY	0.007	\$2,173	\$3,505	161.30
54	414	11193	NORTHWESTERN NATIONAL INS CO	0.006	\$1,787	\$-1,160	-64.91
55	143	23914	AMERICAN STATES INSURANCE COMPANY	0.004	\$1,150	\$5,000	434.78
56	020	19704	FIREMENS INS CO OF NEWARK, NEW JER	0.004	\$1,019	\$0	0.00
57	048	20850	TRANSAMERICA INSURANCE COMPANY	0.003	\$880	\$-327	-37.16
58	185	25534	SEA INSURANCE COMPANY LIMITED	0.003	\$738	\$1,077	145.93
59	038	20354	NATIONAL UNION FIRE INS CO OF PITT	0.002	\$576	\$193,167	33536
60	012	19445	WESTCHESTER FIRE INSURANCE COMPANY	0.002	\$549	\$473	86.16
61	052	21121	TRAVELERS INDEMNITY COMPANY OF AVE	0.002	\$526	\$0	0.00
62	189	25666	IOWA NATIONAL MUTUAL INSURANCE CO	0.001	\$359	\$0	0.00
63	000	14346	UNIVERSAL REINSURANCE CORPORATION	0.001	\$351	\$-11	-3.13
64	143	23949	ST PAUL GUARDIAN INSURANCE COMPANY	0.001	\$344	\$88	25.58
65	164	24775	NORTHWESTERN NATIONAL CASUALTY CO	0.001	\$146	\$-10	-6.85
66	143	23906	FIDELITY AND CASUALTY CO OF NEW YD	0.000	\$103	\$-17,500	-16990
67	048	20842	AMERICAN INSURANCE COMPANY THE	0.000	\$87	\$-2,544	-2924
68	076	21857	LIBERTY MUTUAL INSURANCE COMPANY	0.000	\$69	\$0	0.00
69	111	23043	HOME INDEMNITY COMPANY THE	0.000	\$68	\$0	0.00
70	095	22519	NEW HAMPSHIRE INSURANCE COMPANY	0.000	\$67	\$-245	-365.7
71	012	23841	AETNA CASUALTY AND SURETY COMPANY	0.000	\$40	\$7	17.50
72	001	19046	ROYAL INSURANCE COMPANY OF AMERICA	0.000	\$39	\$-22	-56.41
73	162	26980	LUMBERMENS MUTUAL CASUALTY CO	0.000	\$0	\$-4,950	0.00
74	108	22977	PACIFIC INDEMNITY COMPANY	0.000	\$0	\$29,285	0.00
75	038	20346	PHOENIX ASSURANCE CO OF NEW YORK	0.000	\$0	\$-1,000	0.00
76	048	24244	PURITAN INSURANCE COMPANY	0.000	\$0	\$-1,472	0.00
77	350	34207	RANGER INSURANCE COMPANY	0.000	\$0	\$-2,984	0.00
78	158	24384	TRAVELERS INDEMNITY CO OF RHODE IS	0.000	\$0	\$-178	0.00
79	189	25682	ALLSTATE INSURANCE COMPANY	0.000	\$0	\$-33	0.00
80	008	19232	GLOBE INDEMNITY COMPANY	0.000	\$0	\$6,760	0.00
81	162	24600	HOME INSURANCE COMPANY THE	-0.004	\$-1,163	\$0	0.00
82	095	22527	HARTFORD ACCIDENT & INDEMNITY CO	-0.403	\$-116,852	\$-325,731	278.76
83	091	22357					

1982 Total Experience for Medical Malpractice
TOTAL MISSOURI EXPERIENCE FOR THE ABOVE LINE OF INSURANCE

15:08 FRIDAY, NOVEMBER 2, 1984³

OBS	AGGREGATE TRUE LOSS RATIO
1	105.271

Total Premium Earned	\$28,974,569.00
Direct Losses Incurred	\$30,501,877.00

MISSOURI FOR 1981 - LINE 11A
MEDICAL MALPRACTICE LIABILITY
PHYSICIANS & SURGEONS EXPERIENCE

14:57 FRIDAY, NOVEMBER 2, 1984

1

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OBS	NAIC GROUP	NAIC CODE	COMPANY NAME	MARKET SHARE	PREMIUM EARNED	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
1	000	11843	MEDICAL PROTECTIVE CO	28.256	\$4,356,963	\$5,491,339	126.04
2	000	32654	MEDICAL DEFENSE ASSOCIATES LIMITED	17.910	\$2,761,593	\$2,120,947	76.80
3	000	36668	MISSOURI MEDICAL INSURANCE CO	12.388	\$1,910,225	\$1,553,134	81.31
4	000	16349	PROFESSIONAL MUTUAL INS CO	11.991	\$1,848,975	\$3,798,136	205.42
5	164	24767	SAINT PAUL FIRE AND MARINE INS CO	11.388	\$1,756,019	\$2,097,848	119.47
6	001	19070	STANDARD FIRE INS CO	11.084	\$1,709,138	\$2,709,009	158.50
7	102	22667	INA UNDERWRITERS INSURANCE CO	3.229	\$497,900	\$104,659	21.02
8	038	20397	VIGILANT INS CO	1.091	\$168,301	\$331,842	197.17
9	000	33367	RISK CONTROL ASSOCIATES INCORPORATED	1.075	\$165,764	\$193,100	116.49
10	000	15965	NATIONAL CHIROPRACTIC MUTUAL INS CO	0.864	\$133,186	\$74,219	55.73
11	041	22217	GULF INS CO	0.844	\$130,079	\$156,245	120.12
12	041	22209	ATLANTIC INS CO	0.508	\$78,332	\$103,643	132.31
13	001	19038	AETNA CASUALTY & SURETY C	0.430	\$74,062	\$1,366,332	1844.8
14	218	20443	CONTINENTAL CAS CO	0.458	\$70,652	\$-80,328	-113.7
15	206	26093	WESTERN CASUALTY AND SURETY CO	0.385	\$59,397	\$39,495	66.49
16	000	11290	Glacier General Assurance Company	0.342	\$52,773	\$-9,974	-18.90
17	012	19429	INS CO OF THE STATE OF PENNSYLVANIA	0.155	\$23,928	\$-3,169	-13.24
18	012	19445	NATIONAL UNION FIRE INS CO	0.089	\$13,661	\$75,048	549.36
19	143	23914	NORTHWESTERN NL I CO	0.033	\$5,064	\$-916	-18.09
20	052	21113	UNITED STATES FIRE INS CO	0.027	\$4,204	\$-88,801	-2112
21	041	22233	SELECT INS CO	0.021	\$3,242	\$0	0.00
22	185	25534	TRANSAMERICA INS CO	0.015	\$2,276	\$-381	-16.74
23	095	22519	HOME INDEMNITY CO	0.012	\$1,790	\$0	0.00
24	414	11193	FORUM INS CO	0.008	\$1,295	\$-2,344	-181
25	196	25867	UNITED STATES FID & GUARANTY CO	0.007	\$1,015	\$-282,729	-27855
26	143	23906	NORTHWESTERN NL CASUALTY CO	0.006	\$911	\$-380	-41.71
27	001	19062	AUTOMOBILE INS CO OF HARTFORD CONN	0.003	\$538	\$784	145.72
28	143	23949	UNIVERSAL REINSURANCE CORPORATION	0.001	\$139	\$131	94.24
29	105	22810	CHICAGO INS CO	0.001	\$87	\$79	90.80
30	012	23841	NEW HAMPSHIRE INS CO	0.000	\$67	\$-893	-1333
31	021	19747	AMERICAN UNIVRSL INS CO	0.000	\$0	\$-100	0.00
32	091	22357	HARTFORD ACCIDENT AND INDEMNITY CO	0.000	\$0	\$639,365	0.00
33	111	23043	LIBERTY MUTUAL INS CO	0.000	\$0	\$-33,500	0.00
34	108	22977	LUMBERMENS M CASUALTY CO	0.000	\$0	\$19,950	0.00
35	038	20346	PACIFIC INDEMNITY CO	0.000	\$0	\$80,515	0.00
36	158	24384	RANGER INS CO	0.000	\$0	\$-29,000	0.00
37	159	24457	RELANCE INS CO	0.000	\$0	\$-3,362	0.00
38	218	20494	TRANSPORTATION INS CO	0.000	\$0	\$-104,901	0.00
39	189	25658	TRAVELERS IND CO	0.000	\$0	\$10,152	0.00
40	102	22713	INS CO OF N AMER	-2.672	\$-411,936	\$-64,834	15.74

1981 Physicians & Surgeons Experience - Line 11A

TOTAL MISSOURI EXPERIENCE FOR THE ABOVE LINE OF INSURANCE

14:57 FRIDAY, NOVEMBER 2, 1981

OBS AGGREGATE TRUE
 LOSS RATIO

1 131.393

Total Premium Earned \$15,419,640.00

Direct Losses Incurred \$20,260,360.00

MISSOURI FOR 1981 - LINE 11 B
 MEDICAL MALPRACTICE LIABILITY
 DENTISTS EXPERIENCE

12:41 TUESDAY, OCTOBER 30, 1984 1

OBS	NAIC GROUP	NAIC CODE	COMPANY NAME	MARKET SHARE	PREMIUM EARNED	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
1	000	11843	MEDICAL PROTECTIVE CO	43.262	\$355,345	\$470,541	132.42
2	038	20281	FEDERAL INS CO	22.825	\$187,480	\$496,275	264.71
3	164	24767	SAINT PAUL FIRE AND MARINE INS CO	21.777	\$178,869	\$59,521	33.28
4	001	19070	STANDARD FIRE INS CO	5.625	\$46,206	\$21,122	45.71
5	001	19038	AETNA CASUALTY & SURETY C	3.156	\$25,923	\$38,696	149.27
6	206	26093	WESTERN CASUALTY AND SURETY CO	1.547	\$12,710	\$14,734	115.92
7	095	22527	HOME INS CO	0.608	\$4,997	\$0	0.00
8	164	24791	SAINT PAUL MERCURY INS CO	0.567	\$4,661	\$8,606	184.64
9	095	22519	HOME INDEMNITY CO	0.203	\$1,668	\$0	0.00
10	189	25658	TRAVELERS IND CO	0.146	\$1,201	\$-772	-64.28
11	196	25887	UNITED STATES FID & GUARANTY CO	0.136	\$1,117	\$-43,160	-3864
12	048	20826	CONTINENTAL INS CO	0.057	\$469	\$0	0.00
13	000	14346	IOWA NATIONAL MUTUAL INS CO	0.031	\$253	\$0	0.00
14	091	19682	HARTFORD FIRE INS CO	0.028	\$234	\$-123	-52.56
15	091	22357	HARTFORD ACCIDENT AND INDEMNITY CO	0.014	\$115	\$-1,005	-873.9
16	001	19046	AETNA CASUALTY & SURETY C OF ILLINOI	0.011	\$92	\$48	52.17
17	008	19232	ALLSTATE INS CO	0.005	\$44	\$33	75.00
18	048	20842	FIDELITY & CASUALTY CO OF NEW YORK	0.000	\$2	\$0	0.00
19	048	20869	GLENS FALLS INS CO	0.000	\$1	\$0	0.00
20	048	20850	FIREMENS INS CO OF NEWARK NEW JERSEY	-0.000	\$-3	\$0	0.00

1981 Dentists Experience - Line 11B

TOTAL MISSOURI EXPERIENCE FOR THE ABOVE LINE OF INSURANCE

12:41 TUESDAY, OCTOBER 30, 1984²

OBS	AGGREGATE TRUE LOSS RATIO
1	129.6

Total Premium Earned	\$821,384
Direct Losses Incurred	\$1,064,516

MISSOURI FOR 1981 - LINE 11C
MEDICAL MALPRACTICE LIABILITY
NURSES' EXPERIENCE

14:59 FRIDAY, NOVEMBER 2, 1984

1

OBS	NAIC GROUP	NAIC CODE	COMPANY NAME	MARKET SHARE	PREMIUM EARNED	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
1	164	24767	SAINT PAUL FIRE AND MARINE INS CO	37.823	\$313,052	\$117,121	37.41
2	001	19038	AETNA CASUALTY & SURETY C	20.781	\$172,000	\$146,830	85.37
3	105	22810	CHICAGO INS CO	12.415	\$102,759	\$-43,327	-42.16
4	048	20826	CONTINENTAL INS CO	8.878	\$73,481	\$-136,558	-185.8
5	206	26093	WESTERN CASUALTY AND SURETY CO	5.426	\$44,910	\$51,062	113.70
6	486	11630	JEFFERSON INS CO OF NEW YORK	4.834	\$40,012	\$961	2.40
7	218	20443	CONTINENTAL CAS CO	4.085	\$33,814	\$17,647	52.19
8	046	20699	AETNA INS CO	3.469	\$28,714	\$64,554	224.82
9	000	11290	Glacier General Assurance Company	0.922	\$7,629	\$8,294	108.72
10	169	24988	SENTRY INS A M C	0.880	\$7,287	\$1,466	20.12
11	143	10154	American Druggists Insurance Company	0.446	\$3,693	\$133	3.60
12	031	20087	NATIONAL IND CO	0.323	\$2,674	\$858	32.09
13	501	10472	CAPITOL INDEMNITY CORPORATION	0.270	\$2,231	\$0	0.00
14	038	20281	FEDERAL INS CO	0.268	\$2,221	\$-3,642	-164
15	206	26107	WESTERN FIRE INS CO	0.115	\$950	\$2,062	217.05
16	048	20842	FIDELITY & CASUALTY CO OF NEW YORK	0.040	\$329	\$-209	-63.53
17	052	21105	NORTH RIVER INS CO	0.022	\$179	\$-533	-297.8
18	196	25887	UNITED STATES FID & GUARANTY CO	0.015	\$126	\$-216	-171.4
19	052	21113	UNITED STATES FIRE INS CO	0.014	\$119	\$163	136.97
20	414	11193	FORUM INS CO	0.005	\$45	\$38	84.44
21	162	26980	ROYAL GLOBE INS CO	0.004	\$32	\$198	618.75
22	048	20869	GLENS FALLS INS CO	0.003	\$25	\$-16	-64.00
23	164	24791	SAINT PAUL MERCURY INS CO	0.001	\$6	\$0	0.00
24	162	24600	GLOBE INDEMNITY CO	0.000	\$0	\$1,430	0.00
25	052	21083	INTERNATIONAL INS CO	0.000	\$0	\$-190	0.00
26	001	19070	STANDARD FIRE INS CO	0.000	\$0	\$-9	0.00
27	553	35262	PHOENIX ASSURANCE CO OF NY	0.000	\$0	\$-858	0.00
28	048	20850	FIREMENS INS CO OF NEWARK NEW JERSEY	-0.052	\$-432	\$-173	40.05
29	091	22357	HARTFORD ACCIDENT AND INDEMNITY CO	-0.989	\$-8,187	\$985,292	-120.35

1981 Nurses Experience - Line 11C
TOTAL MISSOURI EXPERIENCE FOR THE ABOVE LINE OF INSURANCE

14:59 FRIDAY, NOVEMBER 2, 1984²

OBS	AGGREGATE TRUE LOSS RATIO
1	146.481

Total Premium Earned	\$ 827,669.00
Direct Losses Incurred	\$1,212,378.00

MISSOURI FOR 1981 - LINE 110
MEDICAL MALPRACTICE LIABILITY
HOSPITAL EXPERIENCE

15:03 FRIDAY, NOVEMBER 2, 1984

1

182

OBS	NAIC GROUP	NAIC CODE	COMPANY NAME	MARKET SHARE	PREMIUM EARNED	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
1	000	33863	MISSOURI PROFESSIONAL LIAB INS ASN	51.958	\$5,060,070	\$1,428,284	28.23
2	001	19038	AETNA CASUALTY & SURETY C	15.635	\$1,522,650	\$2,678,422	175.91
3	102	22667	INA UNDERWRITERS INSURANCE CO	14.296	\$1,392,258	\$297,877	21.40
4	164	24767	SAINT PAUL FIRE AND MARINE INS CO	13.085	\$1,274,280	\$1,063,603	83.47
5	215	19828	ARGONAUT MIDWEST INS CO	3.350	\$326,252	\$1,111,823	340.79
6	164	24791	SAINT PAUL MERCURY INS CO	2.358	\$229,658	\$307,489	133.89
7	102	22748	PACIFIC EMPLOYERS INS CO	1.371	\$133,496	\$-95,492	-71.53
8	000	16349	PROFESSIONAL MUTUAL INS CO	1.241	\$120,880	\$77,459	64.08
9	105	22810	CHICAGO INS CO	1.228	\$119,588	\$103,905	86.89
10	344	32352	Prudential Property & Casualty Ins. Co.	0.741	\$72,186	\$55,658	77.10
11	299	11584	INTEGRITY INS CO	0.544	\$53,008	\$2,321	4.38
12	206	26093	WESTERN CASUALTY AND SURETY CO	0.507	\$49,384	\$43,737	88.57
13	861	40401	PROVIDERS INSURANCE CO	0.478	\$46,588	\$5,868	12.60
14	775	13714	Druggists Mutual Insurance Company	0.476	\$46,330	\$-4,000	-8.63
15	212	21326	Empire Fire & Marine Insurance Co.	0.451	\$43,946	\$12,804	29.14
16	486	11630	JEFFERSON INS CO OF NEW YORK	0.255	\$24,872	\$27,573	110.86
17	011	19356	MARYLAND CASUALTY CO	0.222	\$21,650	\$-63,329	-292.5
18	046	20699	AETNA INS CO	0.214	\$20,802	\$10,253	49.29
19	048	20826	CONTINENTAL INS CO	0.169	\$16,454	\$295,701	1797.1
20	000	30546	COLUMBUS INSURANCE COMPANY	0.133	\$12,981	\$7,644	58.89
21	215	19801	ARGONAUT INS CO	0.131	\$12,806	\$12,151	94.89
22	080	22047	NORTH STAR REINSURANCE CORPORATION	0.122	\$11,849	\$21,000	177.23
23	163	24740	SAFECO INS CO OF AMERICA	0.094	\$9,157	\$376	4.11
24	000	18767	CHURCH MUTUAL INS CO	0.079	\$7,736	\$0	0.00
25	163	24732	GENERAL I C OF AMERICA	0.059	\$5,729	\$27,724	483.92
26	052	21113	UNITED STATES FIRE INS CO	0.035	\$3,360	\$3,468	103.21
27	189	25658	TRAVELERS IND CO	0.029	\$2,817	\$-8,032	-285.1
28	076	21857	AMERICAN INS CO	0.025	\$2,479	\$230	9.28
29	000	11290	Glacier General Assurance Company	0.023	\$2,202	\$-57,549	-261.3
30	044	20621	COMMERCIAL UNION INS CO	0.013	\$1,289	\$0	0.00
31	020	19704	AMERICAN STATES INS CO	0.013	\$1,262	\$-6,362	-504.1
32	232	25895	UNITED STATES LIAB INS CO	0.013	\$1,240	\$0	0.00
33	195	25887	UNITED STATES FID & GUARANTY CO	0.005	\$442	\$455,721	103104
34	189	25666	TRAVELERS IND CO OF AMERICA	0.004	\$353	\$0	0.00
35	111	23043	LIBERTY MUTUAL INS CO	0.001	\$102	\$0	0.00
36	048	20842	FIDELITY & CASUALTY CO OF NEW YORK	0.001	\$74	\$453	612.16
37	189	25682	TRAVELERS IND CO OF RHODE ISLAND	0.000	\$37	\$60	162.16
38	048	20869	GLENS FALLS INS CO	0.000	\$6	\$35	583.33
39	108	22918	AMERICAN MOTORISTS INS CO	0.000	\$0	\$-1,500	0.00
40	076	21873	FIREMANS FUND INS CO	0.000	\$0	\$1,432	0.00
41	038	20346	PACIFIC INDEMNITY CO	0.000	\$0	\$-14,231	0.00
42	350	34207	PURITAN INSURANCE COMPANY	0.000	\$0	\$-2,775	0.00
43	553	35262	PHOENIX ASSURANCE CO OF NY	0.000	\$0	\$1,858	0.00
44	048	20850	FIREMENS INS CO OF NEWARK NEW JERSEY	-0.001	\$-97	\$374	-385.6
45	091	22357	HARTFORD ACCIDENT AND INDEMNITY CO	-0.004	\$-428	\$21,543	-5033
46	102	22713	INS CO OF N AMER	-9.355	\$-911,056	\$-259,337	28.47

1981 Hospital Experience - Line 11D
TOTAL MISSOURI EXPERIENCE FOR THE ABOVE LINE OF INSURANCE

15:03 FRIDAY, NOVEMBER 2, 1984²

OBS AGGREGATE TRUE
 LOSS RATIO

1 77.672

Total Premium Earned \$9,738,692.00
Direct Losses Incurred \$7,564,239.00

1981 Medical Malpractice for Missouri

13:17 TUESDAY, OCTOBER 30, 1984

OBS	NAIC GROUP	NAIC CODE	COMPANY NAME	TOTAL EXPERIENCE MARKET SHARE	PREMIUM EARNED	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
1	000	33863	MISSOURI PROFESSIONAL LIAB INS ASN	18.876	\$5,060,070	\$1,428,284	28.23
2	000	11843	MEDICAL PROTECTIVE CO	17.578	\$4,712,308	\$5,961,880	126.52
3	164	24767	SAINT PAUL FIRE AND MARINE INS CO	13.139	\$3,522,220	\$3,338,093	94.77
4	000	32654	MEDICAL DEFENSE ASSOCIATES LIMITED	10.302	\$2,761,593	\$2,120,947	76.80
5	000	16349	PROFESSIONAL MUTUAL INS CO	7.348	\$1,969,855	\$3,875,595	196.75
6	000	36668	MISSOURI MEDICAL INSURANCE CO	7.126	\$1,910,225	\$1,553,134	81.31
7	102	22667	INA UNDERWRITERS INSURANCE CO	7.051	\$1,890,158	\$402,536	21.30
8	001	19038	AETNA CASUALTY & SURETY C	6.695	\$1,794,635	\$4,230,280	235.72
9	001	19070	STANDARD FIRE INS CO	6.548	\$1,755,344	\$2,730,122	155.53
10	215	19828	ARGONAUT MIDWEST INS CO	1.217	\$326,252	\$1,111,823	340.79
11	164	24791	SAINT PAUL MERCURY INS CO	0.874	\$234,325	\$316,095	134.90
12	105	22810	CHICAGO INS CO	0.830	\$222,434	\$60,657	27.27
13	038	20281	FEDERAL INS CO	0.708	\$189,701	\$402,633	259.69
14	038	20397	VIGILANT INS CO	0.628	\$168,301	\$331,842	197.17
15	206	26093	WESTERN CASUALTY AND SURETY CO	0.621	\$166,401	\$149,028	89.56
16	000	33367	RISK CONTROL ASSOCIATES INCORPORATED	0.618	\$165,764	\$193,100	116.49
17	102	22748	PACIFIC EMPLOYERS INS CO	0.498	\$133,496	\$-95,492	-71.53
18	000	15865	NATIONAL CHIROPRACTIC MUTUAL INS CO	0.497	\$133,186	\$74,219	55.73
19	041	22217	GULF INS CO	0.485	\$130,072	\$156,245	120.12
20	218	20443	CONTINENTAL CAS CO	0.390	\$104,466	\$-62,681	-60.00
21	048	20826	CONTINENTAL INS CO	0.337	\$90,404	\$159,143	176.04
22	041	22209	ATLANTIC INS CO	0.292	\$78,332	\$103,643	132.31
23	344	32352	Prudential Property & Casualty Co	0.269	\$72,186	\$55,658	77.10
24	486	11630	JEFFERSON INS CO OF NEW YORK	0.242	\$64,884	\$28,534	43.98
25	000	11290	Glacier General Assurance Co	0.234	\$62,604	\$-59,229	-94.61
26	299	11584	INTEGRITY INS CO	0.198	\$53,008	\$2,321	4.38
27	046	20699	AETNA INS CO	0.185	\$49,516	\$74,807	151.08
28	861	40401	PROVIDERS INSURANCE CO	0.174	\$46,588	\$5,868	12.60
29	775	13714	Druggists Mutual Ins Co	0.173	\$46,330	\$-4,000	-8.63
30	212	21326	Empire Fire & Marine Ins Co	0.164	\$43,946	\$12,804	29.14
31	012	19429	INS CO OF THE STATE OF PENNSYLVANIA	0.089	\$23,928	\$-3,169	-13.24
32	011	19356	MARYLAND CASUALTY CO	0.081	\$21,650	\$-63,329	-292.5
33	012	19445	NATIONAL UNION FIRE INS CO	0.051	\$13,661	\$75,048	549.36
34	000	30546	COLUMBUS INSURANCE COMPANY	0.048	\$12,981	\$7,644	58.89
35	215	19801	ARGONAUT INS CO	0.048	\$12,806	\$12,151	94.89
36	080	22047	NORTH STAR REINSURANCE CORPORATION	0.044	\$11,849	\$21,000	177.23
37	163	24740	SAFECO INS CO OF AMERICA	0.034	\$9,157	\$376	4.11
38	000	18767	CHURCH MUTUAL INS CO	0.029	\$7,736	\$0	0.00
39	052	21113	UNITED STATES FIRE INS CO	0.029	\$7,683	\$-85,170	-1109
40	169	24988	SENTRY INS A M C	0.027	\$7,287	\$1,466	20.12
41	163	24732	GENERAL I C OF AMERICA	0.021	\$5,729	\$27,724	483.92
42	143	23914	NORTHWESTERN NL I CO	0.019	\$5,064	\$-916	-18.09
43	095	22527	HOME INS CO	0.019	\$4,997	\$0	0.00
44	189	25658	TRAVELERS IND CO	0.015	\$4,018	\$1,348	33.55
45	143	10154	American Druggists Ins Co	0.014	\$3,693	\$133	3.60
46	095	22519	HOME INDEMNITY CO	0.013	\$3,458	\$0	0.00
47	041	22233	SELECT INS CO	0.012	\$3,242	\$0	0.00
48	196	25887	UNITED STATES FID & GUARANTY CO	0.010	\$2,700	\$129,616	4800.6
49	031	20087	NATIONAL IND CO	0.010	\$2,674	\$858	32.09
50	076	21857	AMERICAN INS CO	0.009	\$2,479	\$230	9.28
51	185	25534	TRANSAMERICA INS CO	0.008	\$2,276	\$-361	-16.74
52	501	10472	CAPITOL INDEMNITY CORPORATION	0.008	\$2,231	\$0	0.00
53	414	11193	FORUM INS CO	0.005	\$1,340	\$-2,306	-172.1

1981 Medical Malpractice for Missouri

13:17 TUESDAY, OCTOBER 30, 1984

OBS	NAIC GROUP	NAIC CODE	COMPANY NAME	MARKET SHARE	PREMIUM EARNED	DIRECT LOSSES INCURRED	TRUE LOSS RATIO
54	044	20621	COMMERCIAL UNION INS CO	0.005	\$1,289	\$0	0.00
55	020	19704	AMERICAN STATES INS CO	0.005	\$1,262	\$-6,362	-504.1
56	232	25895	UNITED STATES LIAB INS CO	0.005	\$1,240	\$0	0.00
57	206	26107	WESTERN FIRE INS CO	0.004	\$950	\$2,062	217.05
58	143	23906	NORTHWESTERN NL CASUALTY CO	0.003	\$911	\$-380	-41.71
59	001	19062	AUTOMOBILE INS CO OF HARTFORD CONN	0.002	\$538	\$784	145.72
60	048	20842	FIDELITY & CASUALTY CO OF NEW YORK	0.002	\$405	\$244	60.25
61	189	25666	TRAVELERS IND CO OF AMERICA	0.001	\$353	\$0	0.00
62	000	14346	IOWA NATIONAL MUTUAL INS CO	0.001	\$253	\$0	0.00
63	091	19682	HARTFORD FIRE INS CO	0.001	\$234	\$-123	-52.56
64	052	21105	NORTH RIVER INS CO	0.001	\$179	\$-533	-297.8
65	143	23949	UNIVERSAL REINSURANCE CORPORATION	0.001	\$139	\$131	94.24
66	111	23043	LIBERTY MUTUAL INS CO	0.000	\$102	\$-33,500	-32843
67	001	19046	AETNA CASUALTY & SURETY C OF ILLINOI	0.000	\$92	\$48	52.17
68	012	23841	NEW HAMPSHIRE INS CO	0.000	\$67	\$-893	-1333
69	008	19232	ALLSTATE INS CO	0.000	\$44	\$33	75.00
70	189	25682	TRAVELERS IND CO OF RHODE ISLAND	0.000	\$37	\$60	162.16
71	048	20869	GLENS FALLS INS CO	0.000	\$32	\$19	59.38
72	162	26980	ROYAL GLOBE INS CO	0.000	\$32	\$198	618.75
73	108	22918	AMERICAN MOTORISTS INS CO	0.000	\$0	\$-1,500	0.00
74	021	19747	AMERICAN UNIVRSL INS CO	0.000	\$0	\$-100	0.00
75	076	21873	FIREMANS FUND INS CO	0.000	\$0	\$1,432	0.00
76	162	24600	GLOBE INDEMNITY CO	0.000	\$0	\$1,430	0.00
77	052	21083	INTERNATIONAL INS CO	0.000	\$0	\$-190	0.00
78	108	22977	LUMBERMENS M CASUALTY CO	0.000	\$0	\$19,950	0.00
79	038	20346	PACIFIC INDEMNITY CO	0.000	\$0	\$66,284	0.00
80	350	34207	PURITAN INSURANCE COMPANY	0.000	\$0	\$-2,775	0.00
81	158	24384	RANGER INS CO	0.000	\$0	\$-29,000	0.00
82	159	24457	RELIANCE INS CO	0.000	\$0	\$-3,362	0.00
83	218	20494	TRANSPORTATION INS CO	0.000	\$0	\$-104,901	0.00
84	553	35262	PHOENIX ASSURANCE CO OF NY	0.000	\$0	\$1,000	0.00
85	048	20850	FIREMENS INS CO OF NEWARK NEW JERSEY	-0.002	\$-532	\$201	-37.78
86	091	22357	HARTFORD ACCIDENT AND INDEMNITY CO	-0.032	\$-8,500	\$1,645,195	-19355
87	102	22713	INS CO OF N AMER	-4.935	\$-1,322,992	\$-324,171	24.50

1981 Medical Malpractice for Missouri
TOTAL MISSOURI EXPERIENCE FOR THE ABOVE LINE OF INSURANCE

13:17 TUESDAY, OCTOBER 30, 1984³

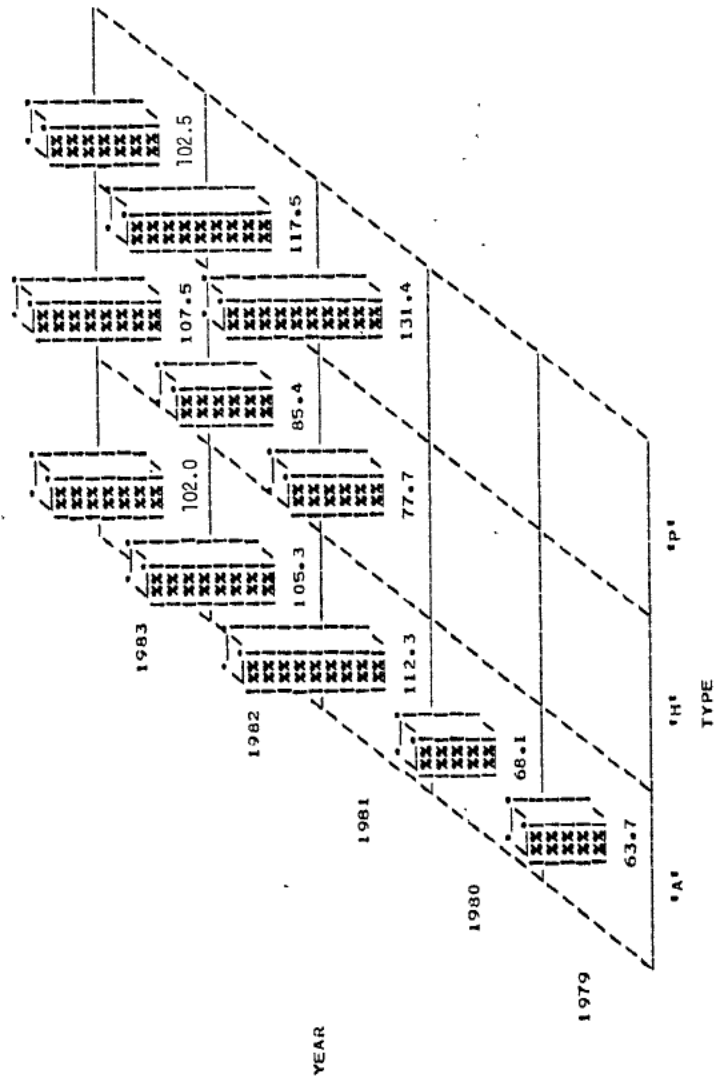
OBS	AGGREGATE TRUE LOSS RATIO
1	112.288

Total Premium Earned	\$26,807,385
Direct Losses Incurred	\$30,101,493

TABLE XIII

As we did in the beginning of this report, we have provided here as a summary two block charts of data drawn for each year from Table XII showing changes year to year, first in the number of companies writing business in Missouri and, second, the overall loss ratios year to year.

LOSS RATIO PERCENTAGES BY YEAR



NUMBER OF COMPANIES WRITING MALPRACTICE

17:22 TUESDAY, OCTOBER 30, 1984

